

Rwanda

Exchange rate: US\$1.00 equals 549.28 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Salaried workers including permanent, temporary, and occasional workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons and for persons who were previously insured for at least 6 consecutive months and had mandatory coverage in the last 12 months.

Source of Funds

Insured person: 3% of covered earnings; voluntary contributors pay 6% of covered earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal monthly minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Self-employed person: Voluntary contributions of 6% of declared income.

The maximum monthly income for contribution purposes is 104,000 francs.

Employer: 3% of covered payroll.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Government: None.

Qualifying Conditions

Old-age pension: From age 55 to age 65 (younger than age 55 if prematurely aged) with 15 years of coverage. Employment must cease.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Age 55 (younger than age 55 if prematurely aged) and ineligible for the old-age pension.

Disability pension: The insured must be assessed with a loss of at least 50% of earning capacity and have 5 years of coverage, including 6 months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

The disability is assessed periodically by a doctor approved or appointed by the Social Fund.

Survivor pension: Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had 180 months of coverage at the time of death.

Survivor settlement: Paid to eligible survivors if the deceased did not meet the qualifying conditions for a pension.

Eligible survivors are the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adopting parents) in the absence of a surviving spouse and orphans.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average earnings in the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of coverage exceeding 180 months.

The minimum monthly pension is equal to 50% of the legal monthly minimum wage.

Old-age settlement: A lump sum is paid equal to the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) times the number of years of coverage.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension is paid plus half the amount of the other benefits.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average earnings in the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of coverage exceeding 180 months. For each year that a claim is made before age 55, the insured is credited with a 6-month coverage period.

The minimum monthly pension is equal to 50% of the legal monthly minimum wage.

Constant-attendance supplement: Equal to 40% of the insured's pension.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

Orphan's pension: 25% of the deceased's pension is paid for each eligible orphan; 40% for a full orphan.

Dependent parent's pension (in the absence of other eligible survivors): Each eligible parent receives 25% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor settlement: A lump sum equal to 1 month's pension for each 6-month period of coverage is paid to the widow(er).

Orphan's settlement: A lump sum equal to 50% of the survivor settlement is paid to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Managed by a tripartite council and a director general, the Social Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days.

The labor code requires employers to pay 100% of wages for maternity benefits for up to 2 months.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage is not possible.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 75% of the insured's average daily earnings in the 3 months before the disability began. The benefit is paid until full recovery or certification of permanent disability, up to a maximum of 180 days.

The disability is assessed periodically by a doctor approved or appointed by the Social Fund.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the disability began.

Constant-attendance supplement: Equal to 40% of the insured's pension.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum is paid equal to 3 years' pension, according to the assessed degree of disability.

The disability is assessed periodically by a doctor approved or appointed by the Social Fund.

Workers' Medical Benefits

Benefits include medical and surgical care, laboratory services, medicines, hospitalization, dental care, eyeglasses, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: The widow(er) receives 30% of the deceased's average daily earnings.

Orphan's pension: Each orphan younger than age 18 (age 25 if a student, no limit if disabled) receives 15% of the deceased's average daily earnings; 20% for a full orphan.

Other eligible survivors: Each other eligible survivor receives 10% of the insured's average daily earnings.

All survivor benefits combined must not exceed 100% of the deceased's permanent disability pension.

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Funeral grant: A lump sum is paid equal to 100 times the legal monthly minimum wage.

Administrative Organization

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