Congo (Brazzaville)

Exchange rate: U.S.\$1.00 equals 628.89 CFA francs.

Note: This information is from 1999.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962. Current law: 1986.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: 2.4% of earnings.

Employer: 3.6% of payroll.

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 23,500 CFA francs.

There is no maximum earnings level for contribution and benefit purposes.

Qualifying Conditions

Old-age pension: Age 55 (or age 50 if prematurely aged) with insurance coverage during the last 20 years, or 240 months' total insurance of which 60 months were in the last 5 years. The pension is proportionately reduced if the insured person has between 60 and 239 months of contributions. Retirement from paid employment is necessary.

The pension is payable to insured noncitizens who leave the country only if there is a reciprocal agreement.

Old-age settlement: The insured person does not meet the qualifying conditions for a pension.

Disability pension: A loss of 2/3 of capacity for any work, with 5 years of insurance coverage and 6 months of contributions in the year before the claim is made. There is no minimum qualifying period if the incapacity is caused by a nonoccupational accident. (For occupational accidents, see Work Injury, below.)

Survivor pension: The insured person met the qualifying conditions for a pension or was a pensioner at the time of death

Survivor settlement: The insured person did not qualify for a pension.

Old-Age Benefits

Old-age pension: 40% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 2% of average monthly earnings for every 12-month period of insurance beyond 240. The years chosen for benefit calculation purposes must be in the 10-year period prior to the date of eligibility for a pension.

The minimum pension is 60% of the highest guaranteed minimum wage.

The maximum pension is 80% of earnings.

Old-age settlement: A lump sum equal to the insured's average monthly earnings for every 12-month insurance period credited at age 55 (age 50 if prematurely aged) if ineligible for a pension.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Permanent Disability Benefits

Disability pension: 40% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 240 (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

The minimum pension is 60% of the highest guaranteed minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the pension. Child supplements: 1,200 CFA francs a month for each child. Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Survivor Benefits

Survivor pension: 30% of the insured's pension is payable to the widow(er).

Orphan's pension: 50% of the insured's pension.

Other eligible survivors: 20% of the insured's pension.

The maximum survivor pension is 80% of the insured's pension.

Survivor settlement: If the insured person did not qualify for a pension, 1 month's basic old-age pension for each 6-month period of contributions.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952. Current law: 1986.

Type of program: Social insurance system. Maternity

benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None. **Employer:** 0.2% of payroll.

Government: None.

The minimum monthly earnings for contribution purposes are

23,500 CFA francs.

The maximum monthly earnings for contribution purposes are

600,000 CFA francs.

Qualifying Conditions

Sickness benefit: No statutory benefits are provided. Maternity benefits: Six months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings, paid by the National Social Security Fund. (The employer is required to pay the remaining 50% of earnings.) The benefit is payable for 15 weeks, including at least 9 weeks after the expected date of childbirth. The benefit may be extended in case of complications.

Workers' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935. Current law: 1986.

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Special system for public-sector employees.

Source of Funds

Insured person: None. Employer: 2.25% of payroll.

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 23,500 CFA francs.

The maximum monthly earnings for contribution and benefit

purposes are 600,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of covered earnings, following advance notice, for up to 3 months; thereafter, two-thirds of covered earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of incapacity for the portion of disability between 10% and 50%, and by 1.5 times the assessed degree of incapacity for the portion above 50%.

Constant-attendance supplement: 50% of the pension.

Workers' Medical Benefits

Medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings.

Orphan's pension: 50% of the insured's earnings.

Dependent father and mother: 20% of the insured's

earnings.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1949. Current law: 1986.

Type of program: Employment-related system.

Coverage

Employees with one or more children, regardless of whether the employee is married.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 10.03% of payroll.

Government: None.

The minimum monthly earnings for contribution purposes are

23,500 CFA francs.

The maximum monthly earnings for contribution purposes are

600,000 CFA francs.

Qualifying Conditions

Family allowances: The child must be under age 16 (age 17 if an apprentice; age 20 if a student or disabled). The parent must have 6 months of employment and be currently working 20 days or 133 hours a month, or be the widow of a beneficiary.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child. **Prenatal allowance:** 1,200 CFA francs a month for 9 months. The allowance is paid in two installments.

Birth grant: A lump sum of 1,100 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor and Social Security provides supervision. Managed by a tripartite board and a director general, the National Social Security Fund administers the program.