**São Tomé and Principe**

**Exchange rate:** U.S.$1.00 equals 9,111.61 dobras.

Note: This information is from 1993.

### Old Age, Disability, and Survivors

**Regulatory Framework**
- **First and current laws:** 1979 and 1990 (social security).
- **Type of program:** Social insurance system.

**Coverage**
- Employed persons.
- Exclusions: Domestic workers.
- Voluntary program for the self-employed.

**Source of Funds**
- **Insured person:** 4% of earnings.
- **Employer:** 6% of payroll.
- **Government:** None.

**Qualifying Conditions**
- **Old-age pension:** Age 62 (men) or 57 (women) with 120 months of contributions. Retirement is not necessary.
- **Disability pension:** Permanent incapacity for all work, or at least a 2/3 incapacity for usual work, with at least 60 months of contributions.
- **Survivor pension:** The insured was a pensioner or eligible for a pension at the time of death, with at least 60 months of recorded earnings.

**Old-Age Benefits**
- **Old-age pension:** 35% of average earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage up to 25 years and 2% for each year of coverage beyond 25. Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.
- The minimum pension is 30% of the national minimum wage.
- Benefit adjustment: Benefits are indexed to wage increases.

**Permanent Disability Benefits**
- **Disability pension:** 30% of average earnings in the best 5 years out of the last 10, plus 1% for each year of coverage beyond 10.

**Survivor Benefits**
- **Survivor pension:** 60% of the insured’s pension is paid for one dependent, 80% for two, and 100% for three or more. The pension is payable to a widow(er), children under age 18 (no limit if disabled), and dependent parents.

**Funeral grant:** A lump sum equal to the cost of the funeral.

### Administrative Organization
- Ministry of Health, Labor, and Social Security provides general supervision.
- National Institute of Social Security administers the program.

### Sickness and Maternity

**Regulatory Framework**
- **First and current laws:** 1979 and 1990 (social security).
- **Type of program:** Social insurance system. Cash benefits only.
- Medical care is provided under the public health program.

**Coverage**
- Employed persons.
- Exclusions: Self-employed persons and domestic workers.

**Source of Funds**
- See source of funds under Old Age, Disability, and Survivors.

**Qualifying Conditions**
- **Cash sickness benefits:** Currently employed with 60 days of contributions paid prior to the onset of illness.
- **Cash maternity benefits:** At least 10 months of paid coverage before the expected date of childbirth.

**Sickness and Maternity Benefits**
- **Sickness benefit:** 60% of average earnings in the last 2 months, payable after a 3-day waiting period for up to 12 months.
- **Maternity benefit:** 100% of average earnings in the last 12 months, payable for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

**Special leave:** To care for a sick child under age 3 for up to 6 months; renewable for a further 6 months.
**Administrative Organization**

Ministry of Health, Labor, and Social Security provides general supervision.
National Institute of Social Security administers the program.

**Work Injury**

**Regulatory Framework**

- **First and current laws**: 1979 and 1990 (social security).
- **Type of program**: Social insurance system.

**Coverage**

Employed persons.
Exclusion: Self-employed persons.

**Source of Funds**

- **Insured person**: See source of funds under Old Age, Disability, and Survivors, above.
- **Employer**: See source of funds under Old Age, Disability, and Survivors, above.
- **Government**: See source of funds under Old Age, Disability, and Survivors, above.

**Qualifying Conditions**

- **Work injury benefits**: There is no minimum qualifying period.

**Temporary Disability Benefits**

100% of base earnings during the first 30 days and 90% of earnings up to the 360th day; thereafter, 75% of earnings.
The maximum duration is 24 months.

**Administrative Organization**

Ministry of Health, Labor, and Social Security provides general supervision.
National Institute of Social Security administers the program.