

Congo (Kinshasa)

Exchange rate: US\$1.00 equals
512.50 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1961 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, casual workers, some categories of boat workers, and public-sector employees not otherwise covered by a social security program.

Voluntary coverage for nonemployed persons who were previously insured for at least 5 years, including at least 6 consecutive months, and who request to be covered in the 6-month period after insured employment ceases.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross earnings. The voluntarily insured contribute 7% of the most recent 6 months' covered earnings.

Self-employed person: Not applicable.

Employer: 3.5% of gross payroll.

Government: An annual subsidy, up to a maximum.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women); age 55 (men and women) if prematurely aged, with at least 60 months of insurance coverage in the last 10 years. Retirement from paid employment is necessary.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Paid from age 58 if the insured does not meet the qualifying conditions for an old-age pension. Retirement from paid employment is necessary.

Disability pension: The insured must be assessed with a loss of 2/3 of earning capacity and have at least 36 months of insurance coverage in the last 5 years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

The disability is assessed periodically by a doctor approved or appointed by the National Social Security Institute.

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

Survivor benefit: The deceased met the qualifying conditions for a pension.

Eligible survivors are a nonworking widow aged 50 or older or disabled, a dependent disabled widower, and orphans younger than age 18 (age 25 if a student, no limit if disabled).

The widow(er) must have been married to the deceased for more than 6 months; if the death was the result of an accident, the widow(er) must have been married to the deceased before the date of the accident. The benefit is suspended if the widow resumes paid employment.

Old-Age Benefits

Old-age pension: The annual benefit is equal to 1/60 of the insured's average monthly covered earnings times the number of months of contributions.

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

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

Old-age settlement: A lump sum is paid equal to 10 times the annual pension, based on the number of complete years of insurance coverage.

Permanent Disability Benefits

Disability pension: The annual benefit is equal to 1/60 of the insured's average monthly covered earnings in the 3 years before the disability began times the number of months of contributions. The insured is credited with contributions for each month after the disability began until the normal retirement age. At the normal retirement age, the disability pension is replaced by an old-age pension of the same amount.

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

Constant-attendance allowance: Equal to 50% of the pension.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

Survivor Benefits

Survivor pension: 40% of the insured's pension is paid to an eligible widow(er).

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum is paid equal to 12 months' pension.

Benefits are paid monthly or quarterly.

Orphan's benefit: Each orphan receives a lump sum equal to 25% of the pension paid to the widow(er).

All orphans' pensions combined must not exceed 100% of the pension paid to a widow(er).

Benefit adjustment: Benefits are adjusted by presidential decree.

Survivor benefit: A lump sum equal to 12 months' pension is paid to survivors.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, 5 urban directorates in Kinshasa, 10 provincial directorates, 15 district bureaus, and 3 local offices.

Sickness and Maternity

Regulatory Framework

Sickness benefits: No statutory benefits are provided. (The labor code requires employers to pay 2/3 of wages, plus family allowances.)

Maternity benefits: No statutory benefits are provided. (The labor code requires employers to provide 14 weeks of paid maternity leave.)

Medical benefits: Medical care is available for old-age pensioners and disability pensioners and their dependents in government hospitals and dispensaries and in the medical facilities of the National Social Security Institute.

The labor code requires employers to provide medical care for workers and their dependents.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 1961 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not otherwise covered by a social security program.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of gross payroll. (The contribution may be higher, depending on the reported accident rate.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured is assessed as at least 60% disabled, the benefit is equal to 2/3 of the insured's average daily earnings in the 3 months before the disability began (plus family allowances where applicable). The benefit is paid from the day after the work injury or occupational illness began until full recovery or certification of permanent disability.

The benefit is reduced by 50% during periods of hospitalization if the insured has no dependents.

The disability is assessed periodically by a doctor approved or appointed by the National Social Security Institute.

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 allowance: Equal to 50% of the 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.

Benefits are paid monthly or quarterly.

The disability is assessed periodically by a doctor approved or appointed by the National Social Security Institute.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of the insured's permanent disability pension is paid to a widow of any age or to a dependent disabled widower.

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum is paid equal to 12 months' pension.

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Orphan's pension: Each orphan younger than age 18 (age 25 if a student, no limit if disabled) receives 15% of the deceased's permanent disability pension.

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

Funeral grant: A lump sum is paid equal to 90 days' legal minimum wage.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, 5 urban directorates in Kinshasa, 10 provincial directorates, 15 district bureaus, and 3 local offices.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 1961 (social security).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries in Katanga Province.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must be unmarried and younger than age 18 (age 25 if a student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of the legal minimum wage is paid for each child.

Benefits are paid retroactively at regular intervals between 3 months and 15 days.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

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