Central African Republic

Exchange rate: US$1.00 equals 479.50 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework
First law: 1963.
Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage
Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.
Voluntary coverage for self-employed persons.
Exclusions: Agricultural, temporary, and occasional workers.

Source of Funds
Insured person: 4% of gross earnings.
Self-employed person: Voluntary contributions only.
Employer: 3% of gross payroll.
Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with less than 20 employees.
Government: None.

Qualifying Conditions
Old-age pension: Age 60 (age 55 if prematurely aged) with at least 180 months of contributions. Retirement from gainful employment is necessary.
The pension is payable abroad under reciprocal agreement.
Old-age allowance: Age 60 (age 55 if prematurely aged) with at least 12 months of coverage but does not satisfy the qualifying conditions for the old-age pension.
Disability pension: The insured must be assessed with a loss of earning capacity of at least 66.7%, be registered with the fund for at least 5 years, and have at least 6 months of contributions in the year before the disability began (conditions are waived for employed persons if the disability is a result of a nonoccupational accident). The pension is paid after 6 consecutive months of disability provided that the disability is expected to last for at least another 6 months.
Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.
Survivor pension: Paid to the survivor if the deceased met the requirements for a pension or was a pensioner at the time of death.
Survivor settlement: Paid to the survivor if the deceased was insured but did not meet the qualifying conditions for a pension.
Eligible survivors are a widow(er) and dependent children.
The spouse must have been married to the insured for at least 2 years before the insured's death.
The widow(er)'s pension ceases on remarriage.

Old-Age Benefits
Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the last 3 or 5 years (whichever amount is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months.
The minimum pension is equal to 60% of the highest regional minimum wage.
The maximum pension is equal to 80% of the insured's average monthly earnings.
Pensions are paid quarterly.

Old-age allowance: A lump sum is paid equal to 1 month of average earnings for each 12-month period of coverage.

Permanent Disability Benefits
Disability pension: The pension is equal to 40% of average monthly earnings in the last 3 or 5 years (whichever amount is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months.
The insured is credited with 6 months of coverage for each year that a claim is made before the normal retirement age.
At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.
Constant-attendance supplement: 50% of the pension is paid.
Benefits are paid quarterly.

Survivor Benefits
Survivor pension: The spouse receives 50% of the deceased's pension. If there is more than one widow, the amount is split equally.
Orphan's pension: All orphans' pensions combined are equal to 50% of the deceased's pension; 100% for full orphans.
All survivor benefits combined must not exceed 100% of the deceased's pension.
Pensions are paid quarterly.

Survivor settlement: A lump sum is paid equal to 1 month of the old-age pension the deceased received or would
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have been entitled to receive for each 6-month period of coverage.

**Administrative Organization**

**Sickness and Maternity**

**Regulatory Framework**

**First law:** 1952.
**Current law:** 2006 (social security).

**Type of program:** Social insurance system. Maternity benefits only.

**Coverage**

Employed women.

Exclusions: Self-employed women.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances, below.

**Government:** None.

**Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least 6 months of insured employment.

**Sickness and Maternity Benefits**

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

**Maternity benefit:** The benefit is equal to 50% of the insured's daily earnings and is paid for up to 8 weeks before and 6 weeks after the expected date of childbirth; may be extended up to 9 weeks in the event of complications arising from pregnancy or childbirth.

**Workers’ Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Some health services are provided to women during the maternity leave period.

**Dependents’ Medical Benefits**

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances, below.)

**Administrative Organization**

**Work Injury**

**Regulatory Framework**

**First laws:** 1935 and 1959.
**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

**Coverage**

Employed persons and members of producers’ cooperatives.

Exclusions: Agricultural, temporary, and occasional workers; and self-employed persons.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs.

**Government:** None.

**Qualifying Conditions**

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

**Temporary Disability Benefits**

The monthly benefit is equal to 50% of the insured’s average daily earnings in the 30 days before the disability began for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

**Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is equal to 100% of the insured’s average monthly earnings, up to a maximum.

Partial disability: The pension is equal to the insured’s average monthly earnings, up to a maximum, multiplied by
0.5 times the assessed degree of disability for the portion of disability from 10% to 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

Benefits are paid monthly or quarterly.

**Workers’ Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

**Survivor Benefits**

**Survivor pension:** The pension is equal to 30% of the deceased’s average monthly earnings, up to a maximum. If there is more than one widow, the pension is split equally.

**Orphan’s pension:** 15% of the deceased’s average monthly earnings, up to a maximum, is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

**Dependent parent’s and grandparent’s pension:** Each dependent parent and grandparent receives a pension equal to 10% of the deceased’s average monthly earnings.

All survivor benefits combined must not exceed 85% of the deceased’s average monthly earnings.

**Funeral grant:** The grant is equal to 0.02% of the deceased’s annual income. The maximum monthly earnings for grant calculation purposes are 600,000 CFA francs.

**Administrative Organization**

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision.

Central African Social Security Office administers the program.

**Family Allowances**

**Regulatory Framework**

First law: 1956.

Current law: 2006 (social security).

Type of program: Employment-related system.

**Coverage**

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 12% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs.

The employer’s contributions also finance maternity benefits.

**Government:** None.

**Qualifying Conditions**

**Family allowances:** The child must be younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled). School attendance is required for children of school age. The parent must have at least 6 months of employment and be currently working at least 20 days or 133 hours a month or be a social insurance beneficiary.

The number of eligible dependent children is limited to six. Children who reach the age limit may be replaced by another eligible minor child.

**Prenatal allowance:** The insured must undergo regular prescribed medical examinations.

**Birth grant:** Paid for each of the first three births.

**Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month is paid for each child.

**Prenatal allowance:** 1,500 CFA francs a month is paid for 9 months.

**Birth grant:** A lump sum of 30,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

**Administrative Organization**

Ministry of Public Administration, Labor, Social Security, and Professional Placement provides general supervision.

Central African Social Security Office administers the program.