

Chad

Exchange rate: US\$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1977 (pensions) and 1978 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Salaried workers regulated by the labor code.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 180 months of coverage or 60 months of contributions in the last 10 years. Employment must cease.

Old-age settlement: Age 60 but does not meet the qualifying conditions for the old-age pension.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of contributions in the year before the disability began. There is no qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased met the qualifying conditions for a pension, was a pensioner, or had at least 180 months of coverage at the time of death.

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

Eligible survivors are a widow aged 40 or older or pregnant, disabled, or caring for a child, and who was married to the deceased for at least one year; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year the pension is taken before the normal retirement age.

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Old-age settlement: A lump sum of one month of wages is paid for each year of coverage.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with one year of coverage.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

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

Constant-attendance allowance: 50% of the pension is paid. Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was entitled to receive is paid.

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If there is more than one eligible widow, the pension is split equally.

Remarriage settlement: A lump sum of six months of survivor pension is paid.

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

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Survivor settlement: A lump sum of one month of wages is paid for each year of coverage.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1966.

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.

Government: See source of funds under Family Allowances.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured woman must have at least six consecutive months of employment immediately before work ceases.

Sickness and Maternity Benefits

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

Maternity benefit: 50% of the insured's last daily wage is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

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

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1966, implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The work accident must be reported within 48 hours.

Temporary Disability Benefits

66.7% of the insured's average daily wage in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 10%, the benefit is the insured's average monthly earnings in the 12 months before the disability began multiplied by 0.5 times the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

The earnings used to calculate benefits are six times the highest regional minimum wage plus 33.3% of earnings between six and 25 times the highest regional minimum wage.

For an assessed degree of disability of at least 10%, the minimum pension is 1.35 times the highest regional minimum wage.

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

Pensions are normally paid quarterly. If the insured is assessed with a 100% disability, the pension is paid monthly; with at least a 75% disability, the insured may be paid monthly on request.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average earnings in the last 12 months is paid.

Orphan's pension: 15% of the deceased's average earnings in the last 12 months is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

Dependent relative's pension: 10% of the deceased's average earnings in the last 12 months is paid to each dependent relative, up to a total of 30%.

All survivor benefits combined must not exceed 85% of the deceased's average earnings used to calculate the pension.

The earnings used to calculate benefits are six times the highest regional minimum wage plus 33.3% of earnings

between six and 25 times the highest regional minimum wage.

Benefits are paid quarterly.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employed persons.

Special system for civil servants.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7.5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 20 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have at least six consecutive months of employment and work at least 20 days a month.

Prenatal allowance: The woman must undergo regularly prescribed medical examinations.

Birth grant: Paid for the first three births from the insured's first marriage.

Family Allowance Benefits

Family allowances: 600 CFA francs a month is paid for each child.

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Prenatal allowance: 5,400 CFA francs is paid for each month of pregnancy. The allowance is paid in two equal parts.

Birth grant: A lump sum of 6,000 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 Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.