

## Equatorial Guinea

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

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

#### Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** 4.5% of gross earnings.

The insured person's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

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

**Employer:** 21.5% of gross payroll.

The employer's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

**Government:** At least 25% of annual social security receipts.

Government contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 120 months of contributions, including at least 60 months in the 10 years before retirement.

The required contribution period is reduced for public officials and military personnel who were aged 50 to 60 when the law was implemented.

**Disability pension:** The insured must have at least 60 consecutive months of contributions immediately before the disability began and be assessed with a substantial inability to perform all types of work or a total inability to perform usual work.

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

**Survivor pension:** The deceased had at least 60 months of contributions or was a pensioner at the time of death.

Eligible survivors are a widow aged 30 or older, disabled, or rearing children; a dependent, disabled widower; and children up to age 14 (no limit if a student or disabled). If there are no other survivors, dependent parents including the spouse's parents aged 60 or older or disabled.

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

**Funeral allowance:** Paid for the death of the insured.

#### Old-Age Benefits

**Old-age pension:** The pension is 40% of the insured's average monthly earnings in the last two years plus 2% of average monthly earnings for each year of contributions exceeding 10 years.

The maximum pension is 80% of the insured's average monthly earnings.

Benefit adjustment: Benefits are adjusted every five years.

#### Permanent Disability Benefits

**Disability pension:** If the insured is assessed with a total disability and incapacity for any work, 40% of the insured's average monthly earnings in the last two years is paid; the pension is limited to six months if the insured is capable of alternative work.

Constant-attendance allowance: 40% of the insured's average monthly earnings in the last two years is paid.

Partial disability: If the insured is unable to perform usual work, 40% of the insured's average monthly earnings in the last two years is paid for up to three months.

Benefits can be suspended if the insured fails to attend required medical examinations.

Benefit adjustment: Benefits are adjusted every five years.

#### Survivor Benefits

**Survivor pension:** 40% of the deceased's average earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

If the widow is childless and younger than age 30, the pension is only paid for up to 24 months.

**Orphan's pension:** All orphans' pensions combined are 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

**Dependent parent's pension (if there are no other survivors):** 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Benefit adjustment: Benefits are adjusted every five years.

**Funeral grant:** Two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel; the insured's family members; pensioners; and persons with disabilities.

Exclusions: Self-employed persons.

#### **Source of Funds**

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

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness and maternity benefits:** The insured must have contributed for the last 12 months.

**Medical benefits:** There is no minimum qualifying period.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of the insured's daily wage is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

**Maternity benefit:** 75% of the insured's daily wage is paid for six weeks before and six weeks after the expected date of childbirth.

A lump sum of two months of wages is paid if the insured does not meet the qualifying condition for the maternity benefit.

#### **Workers' Medical Benefits**

Benefits include medical care for up to 26 weeks, according to a schedule in law.

Cost sharing: The insured pays 25% of the cost of medical care and 50% of the cost of medicine; medicine during hospitalization, pregnancy, and the postnatal period are free.

#### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

#### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### **Source of Funds**

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

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

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

#### **Temporary Disability Benefits**

50% of the insured's daily wage is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability and incapacity for any work, 50%

of the insured's earnings is paid; the pension is limited to 48 months if the insured is capable of alternative work.

Partial disability: If the insured is unable to perform usual work, 50% of the insured's earnings is paid; the pension is limited to 24 months if the insured is capable of alternative work.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 50% of earnings is paid.

Benefits can be suspended if the insured fails to attend requested medical examinations.

The work injury permanent disability pension cannot be paid with the old-age pension.

Benefit adjustment: Benefits are adjusted every five years.

### **Workers' Medical Benefits**

Benefits include free medical care, hospitalization, and medicine.

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's earnings is paid to a widow(er); if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible survivors are a widow aged 30 or older, disabled, or rearing children and a dependent, disabled widower.

If the widow is childless and younger than age 30, the pension is only paid for up to 24 months.

The pension ceases on remarriage.

**Orphan's pension:** All orphans' pensions combined are 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

Eligible orphans are children up to age 14 (no limit if a student or disabled).

**Dependent parent's pension (if there are no other survivors):** 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible parents include the spouse's parents aged 60 or older or disabled.

Benefit adjustment: Benefits are adjusted every five years.

**Funeral grant:** Two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1950.

**Current law:** 1984, implemented in 1990.

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

#### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### **Source of Funds**

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

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Family allowances:** The insured must be married, a widow with children, or single with biological children. Dependent relatives who are younger than age 14, a student, or disabled may also qualify.

#### **Family Allowance Benefits**

**Family allowances:** Benefits are determined according to a family point system set by law.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program through the Family Fund.