Social Security Programs Throughout the World: Africa, 2011

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Preface

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that, by legislation or national practice, are an integral part of a country's social security system.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format in 2002, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Social Security Observatory analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in January 2011, or the last date for which information has been received.

Barbara Kritzer and John Jankowski managed the preparation of this report. Staff of the Division of Information Resources edited the report and prepared the print and web versions for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be sent to Barbara Kritzer at ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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Manuel de la Puente
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August 2011

Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2010-2011/africa/index.html.

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Guide to Reading the Country Summaries

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Africa, the data reported are based on laws and regulations in force in January 2011 or on the last date for which information has been received.[1] Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

[1] The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected from the ISSA's Social Security Observatory. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Service; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the Organisation for Economic Co-operation and Development, the World Bank, the International Monetary Fund, and the United Nations Development Programme. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the

universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make

Countries in Africa that Responded to the Social Security Programs Throughout the World Survey

Algeria	Gabon	Senegal
Benin	Gambia	Seychelles
Botswana	Ghana	Sierra Leone
Burkina Faso	Guinea	South Africa
Burundi	Kenya	Sudan
Cameroon	Liberia	Swaziland
Cape Verde	Madagascar	Tanzania
Central African Republic	Mali	Togo
Chad	Mauritania	Tunisia
Congo (Brazzaville)	Mauritius	Uganda
Congo (Kinshasa)	Morocco	Zambia
Côte d'Ivoire	Niger	Zimbabwe
Egypt	Nigeria	
Ethiopia	Rwanda	

up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see Source of Funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

Other Types of Programs

Three other types of programs are those delivered, mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The

contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and members of the armed forces, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal

than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to

actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child rearing, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often

the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, usually 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or

pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. A widower usually must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Moreover, in most instances, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. Occasionally, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contirbute directly to a separate program that includes both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged

inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical

services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually

vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly

always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Noninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

Types of Systems and Coverage. Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may

vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Types of social security programs

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care [a]			
Algeria	X	X	X	X	X	X
Benin	X	b	c	X	d	X
Botswana	e	d	d	X	d	c
Burkina Faso	X	b, f	X	X	d	X
Burundi	X	d	d	X	d	X
Cameroon	X	b, f	X	X	d	X
Cape Verde	X	X	X	X	d	X
Central African Republic	X	b, f	d	X	d	X
Chad	X	b, f	c	X	d	X
Congo (Brazzaville)	X	b, f	X	X	d	X
Congo (Kinshasa)	X	d	c	X	d	X
Côte d'Ivoire	X	b	X	X	d	X
Egypt	X	X	X	X	X	d
Equatorial Guinea	X	X	X	X	d	X
Ethiopia	X	d	d	X	d	d
Gabon	X	b, f	X	X	d	X
Gambia	X	d	d	X	d	d
Ghana	X	d	c	X	d	d
Guinea	X	X [f]	X	X	d	X
Kenya	X	d	g	X	d	d
Liberia	X	d	d	X	d	d
Libya	X	X	X	X	d	c
Madagascar	X	b, f	X	X	d	X
Malawi	h	d	g	X	d	d
Mali	X	b, f	X	X	d	X
Mauritania	X	b, f	X	X	d	X
Mauritius	X	d	g	X	X	X
Morocco	X	X	X	X	d	X
Niger	X	b, f	X	X	d	X
Nigeria	X	d	g	X	c, h	d
Rwanda	X	d	d	X	d	d

(Continued)

Table 1.
Types of social security programs—*Continued*

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care [a]			
São Tomé and Principe	X	X	c	X	d	d
Senegal	X [i]	b	X	X	d	X
Seychelles	X	X	c	X	c	d
Sierra Leone	X	d	d	X	d	d
South Africa	X [j]	c	c	X	X	X
Sudan	X	d	d	X	d	d
Swaziland	X	d	d	X	d	d
Tanzania	X	b	X	X	d	d
Togo	X	b, f	c	X	d	X
Tunisia	X	X	X	X	X	X
Uganda	X	d	d	X	d	d
Zambia	X	d	g	X	d	d
Zimbabwe	X	d	g	X	d	d

SOURCE: Based on information in the country summaries in this volume.

a. Coverage is provided for medical care, hospitalization, or both.
b. Maternity benefits only.
c. Coverage is provided under other programs or through social assistance.
d. Has no program or information is not available.
e. Old-age and orphan's benefits only.
f. Maternity benefits are financed under Family Allowances.
g. Medical benefits only.
h. The statutory system has yet to be implemented.
i. Old-age and survivor benefits only.
j. Old-age and disability benefits only, with survivor benefits provided under Unemployment.

Table 2.
Types of mandatory systems for retirement income

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Algeria		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cameroon		X					
Cape Verde		X					
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Côte d'Ivoire		X					
Egypt		X [a]					
Equatorial Guinea		X					
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X				X	
Guinea		X					
Kenya					X		
Liberia		X	X				
Libya		X					
Madagascar		X					
Malawi		b					
Mali		X					
Mauritania		X					
Mauritius		X		X [c]			
Morocco		X					
Niger		X					
Nigeria							X
Rwanda		X					

(Continued)

Table 2.
Types of mandatory systems for retirement income—*Continued*

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
São Tomé and Principe		X					
Senegal		X					
Seychelles		X		X			
Sierra Leone		X					
South Africa			X				
Sudan		X					
Swaziland			X		X		
Tanzania		X					
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE**:** Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

Flat-rate pension: A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

Earnings-related pension: A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Means-tested pension: A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

Flat-rate universal pension: A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

Occupational retirement schemes: Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual retirement schemes: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

a. Earnings-related income includes a flat-rate increment.

b. A mandatory system for retirement income has yet to be implemented.

c. Benefits increase with age.

Table 3.
Demographic and other statistics related to social security, 2011

Country	Total population (millions)	Percentage 65 or older	Dependency ratio [a]	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age [b]		GDP per capita (US$)
				Men	Women	Men	Women	Men	Women	
Algeria	35.5	4.6	46.3	71.9	75.0	60	55	50	45	8,477
Benin	8.9	3.0	87.7	54.8	58.7	60	60	55	55	1,506
Botswana	2.0	4.0	57.6	53.7	51.3	65	65	c	c	13,462
Burkina Faso	16.5	2.2	90.7	55.0	57.0	56[d]	56[d]	c	c	1,217
Burundi	8.4	2.9	68.7	49.6	52.6	60	60	c	c	403
Cameroon	19.6	3.5	78.9	51.4	53.6	60	60	50	50	2,219
Cape Verde	0.5	5.9	60.5	70.5	77.7	65	60	c	c	3,431
Central African Republic	4.4	4.0	79.7	47.7	51.3	60	60	c	c	766
Chad	11.2	2.9	93.5	48.6	51.6	60	60	c	c	1,331
Congo (Brazzaville)	4.0	3.7	79.4	56.6	59.3	60	60	c	c	4,583
Congo (Kinshasa)	66.0	2.7	95.9	47.3	50.6	65	60	c	c	327
Côte d'Ivoire	19.7	3.8	80.9	55.3	57.7	55	55	50	50	1,696
Egypt	81.1	5.0	57.6	71.6	75.5	60	60	e	e	5,840
Equatorial Guinea	0.70	2.9	72.8	50.3	52.9	60	60	c	c	34,680
Ethiopia	83.0	3.3	81.2	58.3	61.6	60	60	55	55	991
Gabon	1.5	4.3	66.1	62.3	64.3	55	55	c	c	14,984
Gambia	1.7	2.2	85.7	57.7	60.3	60	60	45	45	1,446
Ghana	24.4	3.8	73.6	63.7	65.8	60	60	55	55	1,533
Guinea	10.0	3.3	86.0	53.2	56.4	55	55	50	50	1,037
Kenya	40.5	2.7	82.2	56.7	59.2	60	60	c	c	1,622
Liberia	4.0	2.8	86.2	56.4	58.6	60	60	c	c	400
Libya	6.4	4.3	53.2	72.7	77.9	65	60	c	c	16,999
Madagascar	20.7	3.1	86.0	65.2	68.6	60	55	c	c	958
Malawi	14.9	3.1	95.7	54.9	55.2	f	f	f	f	902
Mali	15.4	2.2	97.5	50.9	53.1	58	58	53	53	1,207
Mauritania	3.5	2.7	74.1	57.4	61.0	60	55	c	c	2,037
Mauritius	1.3	6.9	40.4	70.4	76.9	60	60	c	c	13,101
Morocco	32.0	5.5	50.4	70.3	74.9	60	60	55	55	4,638
Niger	15.5	2.2	104.8	54.8	55.8	60	60	c	c	677
Nigeria	158.4	3.4	85.9	51.7	53.4	50	50	c	c	2,289
Rwanda	10.6	2.7	82.8	54.5	57.1	55	55	c	c	1,102

(Continued)

Table 3.
Demographic and other statistics related to social security, 2011—*Continued*

Country	Total Population (millions)	Percentage 65 or older	Dependency ratio [a]	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age [b]		GDP per capita (US$)
				Men	Women	Men	Women	Men	Women	
São Tomé and Principe	0.2	3.9	79.3	63.5	66.5	62	57	c	c	1,875
Senegal	12.4	2.4	85.5	58.6	60.9	55	55	53	53	1,830
Seychelles	0.1	7.2	40.9	68.9	78.3	63	63	c	c	20,828
Sierra Leone	5.9	1.9	81.4	47.5	48.9	60	60	55	55	825
South Africa	50.1	4.6	53.3	53.1	54.1	60	60	c	c	10,140
Sudan	43.6	3.6	77.5	60.2	63.8	60	60	50	50	2,300
Swaziland	1.2	3.4	71.8	49.7	48.5	50	50	c	c	5,058
Tanzania	44.8	3.1	91.8	58.2	60.3	60	60	55	55	1,426
Togo	6.0	3.4	75.6	56.2	59.4	60	60	c	c	846
Tunisia	10.5	7.0	43.7	72.6	77.1	60	60	55	55	8,509
Uganda	33.4	2.5	103.8	53.8	55.4	55	55	c	c	1,251
Zambia	13.1	3.1	97.7	49.2	50.0	55	55	50	50	1,497
Zimbabwe	12.6	4.2	75.7	54.0	52.7	60	60	c	c	187

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. World Population Prospects: *The 2010 Revision Population Database*, available at http://esa.un.org/unpd/wpp/unpp/panel_indicators.htm (2011); United Nations Development Programme. *International Human Development Indicators (2010)*, available at http://hdrstats.undp.org/en/tables/default.html (2011); U.S. Central Intelligence Agency. *The World Factbook, 2011* (Washington D.C.: Central Intelligence Agency, 2011).

NOTES: Information on statutory and pensionable ages is taken from the country summaries in this volume.

GDP = gross domestic product.

a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.

b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.

c. The country has no early pensionable age, has one only for specific groups, or information is not available.

d Pensionable age varies depending on type of employment.

e Early pension at any age with a minimum contribution period.

f The statutory old-age pension system has yet to be implemented.

Table 4.
Contribution rates for social security programs, 2011 (in percent)

Country	Old age, disability, and survivors			All social security programs [a]		
	Insured person	Employer	Total	Insured person	Employer	Total
Algeria [b]	7 [c]	10.25 [c]	17.25 [c]	9	25 [d]	34
Benin	3.6	6.4	6.4	3.6	16.4	20
Botswana	0	0	0 [e]	0	0 [f]	0 [e]
Burkina Faso [g]	5.5	5.5	11	5.5	19.5	25
Burundi [g]	4	6	10	4	9 [h]	13
Cameroon [g]	2.8	4.2	7	2.8	12.95	15.75
Cape Verde [g]	3	7	10	7	16	23
Central African Republic [g]	3	4	7	3	19	22
Chad [g]	3.5	5	8.5	3.5	16.5	20
Congo (Brazzaville) [g]	4	8	12	4	20.28	24.28
Congo (Kinshasa)	3.5	3.5	7	3.5	9	12.5
Côte d'Ivoire [g]	3.2	4.8	8	3.2	12.55	15.75
Egypt [g]	13	17	30	14	26	40
Equatorial Guinea [b]	4.5 i	21.5 [i]	26 [i]	4.5	21.5	26
Ethiopia	7 [i]	11 [i]	18 [i]	7	11	18
Gabon [g]	2.5	5	7.5	2.5	20.1	22.6
Gambia [g]	5	10	15	5	11	16
Ghana	5.5 [i]	13 [i]	18.5 [i]	5.5	13 [f]	18.5
Guinea [g]	2.5	10	12.5	5	20	25
Kenya [g]	5	5	10	5	5f	10
Liberia	3	3	6	3	4.75	7.75
Libya [b]	3.75 [i]	10.5 [i]	14.25 [i]	5.25	12.95 [j]	18.2
Madagascar [g]	1	9.5	10.5	1	13	14
Malawi [b]	0 [k]	0 [k]	0 [k]	0	0 [f]	0
Mali [g]	3.6	5.4	9	6.66	17.9	24.56
Mauritania [g]	1	2	3	1	15	16
Mauritius [g]	3	6 [i]	9 [i]	4	6 [f]	10 [l]
Morocco [g]	3.96	7.93	11.89	6.29	18.5	24.79
Niger [g]	5.25	5.25	10.5	5.25	15.4	20.65
Nigeria	7.5	7.5	15	7.5	8.5	16
Rwanda [g]	3	3	6	3	5	8

(Continued)

Table 4.
Contribution rates for social security programs, 2011 (in percent)—*Continued*

Country	Old age, disability, and survivors			All social security programs [a]		
	Insured person	Employer	Total	Insured person	Employer	Total
São Tomé and Principe [b]	4 [i]	6 [i]	10 [i]	4	6	10
Senegal [g]	5.6	8.4	14	8.6	20.9	29.5
Seychelles	2.5 [i,m]	20 [i,m]	22.5 [i]	2.5	20	22.5
Sierra Leone	5	10	15	5	10 [f]	15
South Africa [g]	0	0	0 [e,i]	1	1 [f]	2 [e,l]
Sudan	8	17	25	8	19	27
Swaziland [g]	5	5	10	5	5 [f]	10
Tanzania	10 [i]	10 [i]	20 [i]	10	10	20
Togo	4	8	12	4	16.5	20.5
Tunisia	4.74	7.76	12.5	8.38	14.37	22.75 [n]
Uganda	5	10	15	5	10 [f]	15
Zambia [g]	5	5	10	5	5 [f]	10
Zimbabwe	3	3	6	3	3 [f]	6

SOURCE: Based on information in the country summaries in this volume.

a. Includes Old Age, Disability, and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.

b. Data are at least 2 years old.

c. Contributions finance old-age benefits only.

d. A lump sum contribution is also paid for unemployment benefits.

e. Government pays the total cost of the Old Age, Disability, and Survivors program.

f. Employers pay the total cost of work injury benefits.

g. Contributions are submitted to a ceiling on some benefits.

h. Employers pay the total cost of family allowances.

i. Also includes the contribution rates for other programs.

j. Employers pay the total cost of maternity benefits.

k. There is no Disability or Survivors program. An Old Age program has yet to be implemented.

l. Government pays the total cost of family allowances.

m. Plus a flat-rate contribution.

n. Social Security Fund pays the total cost of unemployment benefits.

Country Summaries

Algeria

Exchange rate: US$1.00 = 73.15 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1949.

Current laws: 1983, implemented in 1984 and 1994 (early pension).

Type of program: Social insurance system.

Coverage

All persons employed under a labor contract, household workers, actors, and certain categories of fishermen and apprentices with earnings of at least half the legal minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Special systems for armed forces personnel and self-employed persons.

Source of Funds

Insured person: 7% of gross earnings (including 0.5% for the early pension).

The insured person's contributions finance old-age benefits only. Disability benefits, survivor benefits, and the death grant are financed under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: 10.25% of gross payroll (including 0.25% for the early pension).

The employer's contributions finance old-age benefits only. Disability benefits, survivor benefits, and the death grant are financed under Sickness and Maternity.

Government: None; the government subsidizes the minimum pension.

Qualifying Conditions

Old-age pension: Age 60 (men); age 55 (veterans) with at least 15 years of contributions; age 55 (women) with at least 10 years of contributions; any age (men and women) with at least 32 years of contributions. Employment must cease.

Workers who do not have the required number of years of coverage at the normal retirement age can continue to work for up to five years to meet the qualifying conditions.

Persons employed in arduous or unhealthy work can retire before the normal retirement age. The normal retirement age for insured women (age 55) who have raised at least one child for at least nine years is reduced by a year for each child, up to three years. The normal retirement age for veterans with a disability (age 55) is reduced, according to the assessed degree of disability.

Paid at any age for workers with a total disability who do not meet the qualifying conditions for a disability pension.

Partial pension: Age 50 with at least 20 years of contributions (men) and age 45 with at least 15 years of contributions (women) and voluntarily retired from employment.

Early pension: Age 50 (men) and age 45 (women) with at least 20 years of contributions. The insured must be involuntarily unemployed due to economic factors such as downsizing or business closure, must have worked at least three of the last 10 years with the employer, and must not receive income from any professional activity. The employer must pay a lump-sum contribution, calculated according to the number of years that the insured retires before the normal retirement age.

Dependent spouse's supplement: Paid for a dependent spouse whose income is less than the minimum old-age pension (11,250 dinars).

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

Retirement settlement: Age 60 or older with at least five years or 20 quarters of coverage and does not meet the qualifying conditions for the old-age pension.

All old-age benefits are payable abroad only under reciprocal agreement.

Disability pension: The total disability pension is paid if the insured is assessed with a total loss of working capacity. The insured must have at least 60 days of employment in the last 12 months or 180 days in the last three years.

Partial disability: The insured must be assessed with at least a 50% loss of earning capacity.

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

All disability benefits are payable abroad only under reciprocal agreement.

Survivor pension: The deceased was a pensioner or met the qualifying conditions for a pension.

Death grant: The deceased had at least 15 days (or 100 hours) of insured employment in the three months before death.

Eligible survivors are a widow(er) of any age; children younger than age 18 (age 25 if an apprentice with earnings not greater than half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income less than the minimum old-age pension.

All survivor benefits are payable abroad only under reciprocal agreement.

Old-Age Benefits

Old-age pension: The pension is 2.5% of average monthly earnings in the five years before retirement or the best five years of the total professional career (whichever is greater) multiplied by the number of years of contributions, up to 80%.

To calculate the pension, each covered year or covered quarter is based on 180 days or 45 days of work, respectively. The pension is paid monthly.

The minimum pension is 75% of the legal monthly minimum wage.

The maximum pension is 15 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Dependent spouse's supplement (regular pension): 1,731 dinars is paid.

Constant-attendance supplement (regular pension): 40% of the insured's pension is paid. The minimum supplement is 2,470.34 dinars.

Partial pension and early pension: The pension is reduced by 1% for each year the pension is awarded before the normal retirement age. The pension is increased every 12 months by 1% until the pensioner reaches the normal retirement age, at which time it is recalculated using the number of years the pension was awarded before the normal retirement age and the insured's total coverage period.

The minimum early pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Retirement settlement: The benefit is a lump sum of 2.5% of average monthly earnings in the five years before retirement or the best five years of the total professional career (whichever is greater) multiplied by the number of years of contributions.

Benefit adjustment: Benefits are adjusted annually in May.

Permanent Disability Benefits

Disability pension: The pension is 80% of average earnings in the last year or the best three years of the total work history (whichever is greater).

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

Constant-attendance supplement: 40% of the pension is paid.

Partial disability: The pension is 60% of average earnings in the last year or the best three years of the total work history (whichever is greater).

The minimum pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Benefit adjustment: Benefits are adjusted annually in May.

Survivor Benefits

Survivor pension: 75% (50% if there are other survivors) of the old-age or disability pension the deceased received or would have been entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

Other eligible survivors: 30% of the old-age or disability pension the deceased received or would have been entitled to receive is paid for one other survivor; 40% is split equally if there is more than one survivor.

If there is no surviving spouse, 45% of the old-age or disability pension the deceased received or would have been entitled to receive is paid to a full orphan and 30% to a dependent parent.

All survivor benefits combined must not be less than 75% of the legal monthly minimum wage.

All survivor benefits combined must not exceed 90% of the pension the deceased received or would have been entitled to receive.

The legal monthly minimum wage is 15,000 dinars.

Benefit adjustment: Benefits are adjusted annually in May.

Death grant: A lump sum of 12 times the deceased's best monthly earnings in the year before death is paid.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Retirement Fund (http://www.cnr-dz.com) administers the old-age program for salaried employees.

National Social Insurance Fund administers the disability and survivors program for salaried employees.

National Social Security Fund for Nonwage Earners (http://www.casnos.com.dz) administers the old-age and disability program for nonwage earners.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current law: 1983, implemented in 1984.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: All employed persons.

Medical benefits only: Self-employed persons; persons receiving an unemployment benefit, persons receiving the early pension, national liberation war pensioners, persons with at least a 50% assessed degree of disability, unemployed students, and their respective dependents; the dependents of certain categories of prisoners; social assistance beneficiaries.

Source of Funds

Insured person: 1.5% of gross earnings.

The insured person's contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors.

Self-employed person: 7.5% of annual taxable income.

Employer: 12.5% of gross payroll.

The employer's contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash sickness benefits: The insured must be in covered employment when the incapacity begins. For up to six months of benefits, the insured must have been employed for at least 15 days (or 100 hours) in the last quarter or 60 days (or 400 hours) in the last 12 months; for more than six months of benefits, the insured must have been employed for at least 60 days (or 400 hours) in the last 12 months or 180 days in the last three years.

Cash maternity benefits: The insured must have at least 15 days (or 100 hours) of insured employment in the last three months or 60 days (or 400 hours) in the last 12 months before the pregnancy began.

Medical benefits: The insured must have at least 15 days (or 100 hours) of insured employment in the three months before the year in which the incapacity began or 60 days (or 400 hours) of employment in the last 12 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of the daily wage (100% for an extended illness or hospitalization) is paid for the first 15 days; thereafter, 100% of the daily wage from the 16th day up to three years (four years under certain circumstances).

The minimum daily wage is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 86.54 dinars.

Maternity benefit: 100% of earnings is paid for up to 14 weeks, including up to six weeks before the expected date of childbirth.

The minimum daily wage is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 86.54 dinars.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmologic and optician services, some dental care (including prostheses), functional and vocational rehabilitation, prostheses, specialized treatments, and transportation.

Government hospitals provide free medical care for an unlimited duration for certain categories of sickness; some categories may require cost sharing.

Cost sharing: Medical expenses are reimbursed at 80% (100% for insured persons with chronic diseases, work injury beneficiaries with an assessed degree of disability of more than 50%, and old-age pensioners or disability pensioners with income less than the legal minimum wage).

The legal monthly minimum wage is 15,000 dinars.

Maternity care is reimbursed at 100%, including hospital stays of up to eight days.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund administers the program for salaried employees.

National Social Security Fund for Nonwage Earners (http://www.casnos.com.dz) administers the program for nonwage earners.

Work Injury

Regulatory Framework

First law: 1919.

Current law: 1983, implemented in 1984.

Type of program: Social insurance system.

Coverage

All employed persons, apprentices, students (including those in technical schools), trainees, persons undergoing medical or vocational rehabilitation, some voluntary workers, wards of juvenile courts, and prisoners working in prison workshops.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.25% of gross payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the net daily wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum daily wage is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 86.54 dinars.

Permanent Disability Benefits

Permanent disability pension: The pension is the average earnings in the last 12 months multiplied by the assessed degree of disability.

A lump sum is paid if the assessed degree of disability is less than 10%.

The annual earnings used to calculate the pension must not be less than 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 86.54 dinars.

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

Foreign worker settlement: If there is no reciprocal agreement, a lump sum of three times the annual pension is paid to injured foreign workers who leave the country.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmologic and optician services, some dental care, prostheses, functional and vocational rehabilitation, specialized treatments, and transportation.

There is no limit to duration.

Survivor Benefits

Survivor pension: The pension is 75% (50% if there are other survivors) of the deceased's average earnings in the 12 months before the date of the accident resulting in the insured's death. If there is more than one widow, the pension is split equally.

Eligible survivors are a widow of any age; children younger than age 18 (age 25 if an apprentice with earnings of no more than half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income less than the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Survivors of foreign workers are eligible for benefits if they reside in Algeria or are covered under a reciprocal agreement.

Other eligible survivors: 30% of the deceased's average earnings is paid for one survivor; 40% is split equally if there is more than one eligible survivor.

If there is no surviving spouse, 45% of the deceased's average earnings is paid to a full orphan and 30% to a dependent parent.

All survivor benefits combined must not exceed 90% of the deceased's average annual earnings. The deceased's average annual earnings must not be less than 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 86,54 dinars.

Death grant: A lump sum of 12 times the deceased's best monthly earnings in the year before death is paid.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund administers the program.

Unemployment

Regulatory Framework

First and current law: 1994.

Type of program: Social insurance system.

Coverage

Salaried workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 0.5% of gross earnings.

Self-employed person: Not applicable.

Employer: 1% of gross payroll plus a lump-sum contribution of 80% of each laid-off worker's average monthly

earnings in the last year for each year of employment (up to 12 years) if the employee worked for the employer for more than three years.

Government: None.

Qualifying Conditions

Unemployment benefit: The insured must be involuntarily unemployed; must have at least three years of contributions, including the six months before unemployment; must not receive income from any professional activity; must have been looking for work for at least three months; and must reside in Algeria. The previous employer must have paid all required social security contributions.

Unemployment Benefits

The benefit is calculated using a reference salary of 50% of the sum of the insured's average monthly earnings in the last 12 months and the legal monthly minimum wage. The benefit is paid for two months for each year of contributions, up to 36 months.

The legal monthly minimum wage is 15,000 dinars.

The minimum duration of benefit entitlement is 12 months.

The total duration of benefit entitlement is split into four equal periods and the benefit declines over the four periods. The monthly benefit is 100% of the reference salary during the first period, 80% during the second period, 60% during the third period, and 50% during the fourth period.

The minimum monthly benefit is 70% of the legal monthly minimum wage.

The maximum monthly benefit is three times the legal monthly minimum wage.

The legal monthly minimum wage is 15,000 dinars.

Unemployment beneficiaries and their dependents are eligible for sickness, maternity, and family benefits (entitlement may continue for up to 12 months after the unemployment benefit ceases). Periods during which the unemployment benefit has been paid are credited when calculating the old-age, disability, and survivor pension.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Unemployment Insurance Fund (http://www.cnac.dz) administers the program.

Family Allowances

Regulatory Framework

First and current law: 1941.

Type of program: Employment-related system.

Coverage

Nonagricultural employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special systems for public-sector employees and employees of certain agricultural cooperatives.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost of the school allowance.

Government: The total cost of family allowances.

Qualifying Conditions

Family benefits: The child must be younger than age 17 (age 18 if an apprentice, age 21 if a student or disabled). The insured must earn at least half the legal monthly minimum wage; have a disability or illness; or be receiving an unemployment benefit, early retirement benefit, or old-age pension.

The legal monthly minimum wage is 15,000 dinars.

Family Allowance Benefits

Family allowances: If family earnings are 15,000 dinars a month or less, 600 dinars a month is paid for each of the first five children and 300 dinars for each additional child. If family earnings exceed 15,000 dinars a month, 300 dinars a month is paid for each child.

School allowance: Paid for children older than age 6. If family earnings are 15,000 dinars a month or less, 800 dinars a year is paid for each of the first five children and 400 dinars for each additional child. If family earnings exceed 15,000 dinars a month, 400 dinars a year is paid for each child. The school allowance is paid once a year in addition to family allowances.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund administers the program.

Benin

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970.

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons; certain managers of companies.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons, agricultural workers, cooperative members, informal-sector workers, apprentices, interns, and students at technical schools.

Special system for civil servants.

Source of Funds

Insured person: 3.6% of gross earnings. Voluntarily insured persons contribute 10% of the last gross salary earned while in compulsory insured employment.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

The insured's portion of contributions may refunded when a foreign worker permanently leaves the national territory or if the insured continues to work in covered employment from age 60 to 65. After age 65, work in covered employment may continue but contributions are not refunded.

Self-employed person: Not applicable.

Employer: 6.4% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of coverage. Employment must cease.

Early pension: Age 55 with at least 180 months of coverage. Employment must cease.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

The old-age pension is suspended if the pensioner begins new covered employment.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Paid at age 60 if the insured does not meet the qualifying conditions for the old-age pension but has at least 12 months of coverage.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity and have at least 60 months of coverage, including at least six months in the 12 months before the disability began (the coverage condition is waived if the disability is the result of an accident).

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

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

The pension is payable abroad only under reciprocal agreement.

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

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

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

The pension is payable abroad only under reciprocal agreement.

Survivor settlement: The deceased did not meet the qualifying conditions for an old-age or disability pension and had less than 180 months of coverage.

Eligible survivors include a widow (disabled or dependent widower) who was married to the deceased at least a year before the insured's death; a widow who is pregnant by or who had a child with the deceased; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the first 15 years of coverage is paid. The pension is increased by 2% of average monthly earnings for

each 12-month period of coverage exceeding 180 months, up to 80% of the insured's earnings (wage increases above 10% a year during the last 10 years are not counted).

Early pension: The pension is reduced by 5% for each year the pension is awarded before the insured reaches age 60; at age 60, the normal pension is paid.

Average monthly earnings are 1/60 of the earnings used to calculate contributions in the last five years of coverage.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

The Council of Ministers periodically sets the maximum pension by decree.

Old-age settlement: A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of 12-month periods of coverage is paid.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the first 15 years of coverage is paid. The pension is increased by 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80% of the insured's earnings (wage increases above 10% a year during the last 10 years are not counted). For each year the pension is awarded before the insured reaches age 60, the insured is credited with a six-month coverage period.

Average monthly earnings are 1/60 of the earnings used to calculate contributions in the last five years of coverage.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

The Council of Ministers periodically sets the maximum pension by decree.

Constant-attendance supplement: 40% of the pension is paid.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may receive two or more pensions. The total amount received is 100% of the higher pension plus 50% of the other pension(s).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 40% of the pension the deceased received or would have been entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally. A widower may receive a pension for his first deceased spouse only.

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

Orphan's pension: 20% of the deceased's pension is paid for one orphan; 40% for two or more orphans; 30% for a full orphan who is an only child. The amount paid may be recalculated if the number of eligible orphans changes.

All survivor benefits combined must not exceed 80% of the deceased's pension.

An eligible survivor may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: Eligible survivors receive one month of the pension the deceased would have been entitled to with at least 180 months of coverage for each six-month period of coverage. The settlement is split equally among the eligible spouse and orphans. If there is no eligible spouse or orphan, the settlement is paid to the deceased's parents.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1998 (labor code) and 2003 (social security).

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

Coverage

Employed women; certain managers of companies.

Exclusions: Self-employed persons, agricultural workers, cooperative members, informal-sector workers, apprentices, interns, and students at technical schools.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least six months of coverage.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Benefits are payable abroad only under reciprocal agreement.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1998 labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is 100% of the insured's earnings at the time the maternity leave starts (the employer pays half). The benefit is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to four weeks if there are complications arising from childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees.)

Dependents' Medical Benefits

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees' dependents. Eligible dependents are the spouse and dependent children.)

Some maternity, child health, and welfare services are provided under Family Allowances.

Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, managers of companies (under certain conditions), apprentices, interns, students at technical schools, cooperative members, nonsalaried managers of cooperatives and their assistants, local authority employees, and some civil servants.

Exclusions: Self-employed persons, agricultural workers, and informal-sector workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% to 4% of gross payroll, according to the assessed risk.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the month before the disability began is paid from the day after the disability began, up to 12 months; thereafter, the benefit paid is based on the insured's yearly earnings in the year before the disability began, up to 10 times the legal minimum wage multiplied by 1.4, according to the assessed degree of disability. The benefit is paid until full recovery or certification of permanent disability.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

An approved doctor assesses the disability.

Permanent Disability Benefits

If the insured has a total disability, the pension is 100% of the insured's annual earnings in the year before the disability began, up to three times the legal minimum wage, plus 50% of the portion of earnings between this limit and 10 times the legal minimum wage.

Partial disability: For an assessed degree of disability of at least 20%, the pension is the insured's annual earnings in the year before the disability began multiplied by 0.5 times the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

The minimum monthly earnings used to calculate the pension are the legal monthly minimum wage multiplied by 1.4.

The legal monthly minimum wage is 31,625 CFA francs.

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

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, pensions are paid monthly or quarterly.

An approved doctor assesses the disability.

The insured may receive two or more pensions. The total amount received is 100% of the higher pension plus 50% of the other pension(s).

Disability allowance: For an assessed degree of disability of less than 20%, a lump sum of five years of pension is paid, according to the assessed degree of disability.

An approved doctor assesses the disability.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's earnings used to calculate the permanent disability pension is paid to a spouse who married the deceased before the disability began; up to 20% to a divorced spouse who received alimony. If there is more than one widow, the pension is split equally.

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

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

Orphan's pension: 15% of the deceased's earnings used to calculate the permanent disability pension is paid to each of the first two orphans and 10% to each additional orphan.

Eligible orphans are dependent children younger than age 22. An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: 10% of the deceased's earnings used to calculate the permanent disability pension is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the permanent disability pension the deceased received or would have been entitled to receive.

An eligible survivor may also receive survivor benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: Funeral costs are reimbursed up to five times the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2003 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, certain company managers, local authority employees, and some civil servants.

Exclusions: Self-employed persons, agricultural workers, cooperative members, informal-sector workers, apprentices, interns, and students at technical schools.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.8% of gross payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowances: The child must be younger than age 22. The parent must have worked at least 18 days or 120 hours during the month, including periods for which cash maternity or work injury benefits are paid.

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit is paid.

Prenatal allowance: The pregnant woman (insured or wife of the insured) must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child from the first day of the month of birth.

Prenatal allowance: 500 CFA francs a month is paid for nine months.

Some maternity, child health, and welfare services are also provided.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

Botswana

Exchange rate: US$1.00 = 6.58 pula.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1996 (universal pension and orphan care) and 1999 (universal pension and orphan care).

Type of program: Universal old-age pension and orphan care benefit system.

Coverage

Old-age pension: All citizens of Botswana aged 65 or older.

Special system for public-sector employees.

Orphan care benefit: All orphaned citizens of Botswana younger than age 18.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Age 65 or older and residing in Botswana.

Disability benefit: No statutory benefits are provided; cash benefits are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

Orphan care benefit: Provided for the loss of one parent (single parent) or both parents (married couple); a social orphan whose parents' whereabouts are not known. The child must be younger than age 18 and residing in Botswana.

Old-Age Benefits

Old-age pension: 220 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Disability benefit: No statutory benefits are provided; cash benefits are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

Survivor Benefits

Orphan care benefit: A monthly food basket of 450 to 700 pula; a school uniform, transportation fees, sports fees, tour fees, clothing, rental fees where applicable, and other payments as required. The benefits are given to the orphan's caregiver (guardian) or to an orphan acting as the head of the family (guardian) for younger siblings.

Administrative Organization

Department of Labor and Social Security (http://www.gov.bw) provides general supervision.

Social Benefits Division, Department of Social Services, Ministry of Local Government (http://www.gov.bw) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Sickness benefits: The amended 2010 Employment Act provides for up to 20 days of paid sick leave a year.

Maternity benefits: The amended 2010 Employment Order requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is at least 50% of the basic pay and other benefits she would otherwise be entitled to receive, and is paid for six weeks before and six weeks after the expected date of childbirth; may be extended two weeks if there are complications arising from pregnancy or childbirth.

Medical benefits: The 1982 Employment Act requires employers in designated areas to provide certain medical services to employees and their dependents, including transportation to the nearest hospital.

People with disabilities are exempt from paying a 5 pula consultation fee for medical care at government health facilities if they present a registration card issued by the Ministry of Health.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1977 and 1998.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons, including government and local authority employees and armed forces personnel.

Exclusions: Casual workers, family labor, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of the insured's earnings is paid for up to six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. The benefit is paid after a seven-day waiting period until full recovery or certification of permanent disability.

Partial disability: Reduced benefit amounts are paid according to the assessed degree of disability.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, the benefit is a lump sum of 60 months of the insured's earnings minus the value of any temporary disability benefits previously paid to the insured.

The minimum benefit is 16,000 pula.

The maximum benefit is 250,000 pula.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability, as determined by a schedule in law.

The maximum partial disability benefit is 200,000 pula.

Workers' Medical Benefits

Employers provide medical and surgical care, hospitalization, and medicine, up to 75,000 pula; the costs of prostheses, up to 10,000 pula; and transportation costs, up to 1,500 pula.

Survivor Benefits

Survivor benefit: A lump sum of 48 months of the insured's earnings minus the value of any temporary disability benefits previously paid to the deceased is paid to dependent survivors.

The minimum benefit is 8,000 pula.

The maximum benefit is 20,000 pula.

A reduced benefit is paid to survivors who were only partially dependent.

Funeral grant: A lump sum is paid, up to 100 pula. (The amount is deducted from the survivor benefit.)

Administrative Organization

Department of Labor and Social Security (http://www.gov.bw) enforces the law.

Employers may insure against liability with private insurance companies.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer. Under the amended 2010 Employment Act, in case of termination of the employment contract before an employee has served a continuous period of 60 months, employees are entitled to a severance benefit that is proportional to the length of service.

Department of Labor and Social Security (http://www.gov.bw) enforces the law.

Commissioner of Labor and Social Security provides supervision.

Family Allowances

Regulatory Framework

Botswana provides monthly cash benefits of 81 pula and monthly food rations of 450 to 650 pula to all destitute residents, including those unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; or orphans or abandoned children younger than age 18 not covered by the orphan care program.

Burkina Faso

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, temporary workers, students in training centers, and apprentices.

Voluntary coverage is available for self-employed persons and persons previously insured for at least six consecutive months if the coverage begins within five years of the end of compulsory insurance.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of covered earnings. Voluntarily insured persons contribute 11% of declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Self-employed person: 11% of declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employer: 5.5% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with at least 180 months of coverage. The pension is paid from age 50 if prematurely aged, with at least 180 months of coverage. A month of coverage is any month in which the insured worked for at least 18 days in covered employment. Employment must cease.

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad.

Old-age settlement: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with less than 180 months of coverage. Employment must cease.

Disability pension: The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least five years of coverage, including six months in the last year. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident. The insured must be younger than the normal retirement age.

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

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad.

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

Eligible survivors are the widow(er) and orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled) or parents (if the deceased was unmarried and without children).

The pension ceases on remarriage.

An orphan receiving the pension may not receive family allowances.

The pension is payable abroad.

Survivor settlement: Paid if the deceased had less than 180 months of coverage and did not meet the qualifying conditions for a disability pension.

Old-Age Benefits

Old-age pension: The pension is 2% of the insured's average monthly covered earnings for each year of coverage, up to 80%.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The pension is paid quarterly.

Old-age settlement: A lump sum of 20% of the insured's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Permanent Disability Benefits

Disability pension: The pension is 2% of the insured's average monthly covered earnings in the five best years of coverage for each year of coverage, up to 80%. For each year that a claim is made before the insured reaches age 55, the insured is credited with a six-month coverage period.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

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

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance allowance and child supplements.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was eligible to receive is paid to the widow. If there is more than one widow, the pension is split equally.

The pension is paid quarterly.

Orphan's pension: 50% of the deceased's pension is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

The value of the orphan's pension must not be less than the value of family allowances.

The pension is paid quarterly.

Dependent parent's pension (if there are no other survivors): 25% of the deceased's pension is paid to each eligible parent.

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

An eligible survivor may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum of 20% of the deceased's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Administrative Organization

Ministry of Civil Service, Labor and Social Security (http://www.emploi.gov.bf) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gov.bf) provides financial supervision.

National Social Security Fund (http://www.cnss.bf), managed by a tripartite board and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1981 (maternity benefit) and 2006 (social security).

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

Coverage

Employed women.

Exclusions: Self-employed women.

Special system for civil servants (cash maternity benefits only).

Voluntary private health insurance programs are available.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least three months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is 100% of the insured's last gross earnings (of which the National Social Security Fund pays 100% of covered earnings and the employer pays the remainder). The benefit is paid for 14 weeks, including at least four weeks before the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth. The full benefit for the period after childbirth is paid for a stillborn child.

The minimum earnings used to calculate benefits are the legal minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Some maternity services are provided under Family Allowances.

Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth. (Additional benefits for mothers are provided under Family Allowances.)

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The spouse of an insured man receives free medical care during pregnancy and childbirth.

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

Administrative Organization

Ministry of Civil Service, Labor and Social Security (http://www.emploi.gov.bf) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gov.bf) provides financial supervision.

National Social Security Fund (http://www.cnss.bf), managed by a tripartite board and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, temporary workers, students in training centers, and apprentices.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 66.7% of the insured's average daily earnings in the 90 days before the month in which the disability began. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum earnings used to calculate benefits are the legal minimum wage.

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs. (The last adjustment was made in 2003.)

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the monthly pension is 85% of the

insured's monthly average earnings in the three months before the disability began.

The minimum earnings used to calculate benefits are the legal minimum wage.

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs. (The last adjustment was made in 2003.)

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

The pension may be paid partially as a lump sum after five to seven years, subject to conditions.

Partial disability: If the insured is assessed with at least a 15% disability, a percentage of the full pension is paid according to the assessed degree of disability.

The pension is paid quarterly; monthly if the assessed degree of disability is at least 75%.

If the assessed degree of disability is less than 15%, a lump sum of three years of disability pension is paid according to the assessed degree of disability.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The benefit is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; hospitalization; medicine; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

Survivor Benefits

Survivor pension: The pension is 50% of the deceased's average monthly earnings in the last three months.

Eligible survivors are a widow who was married to the deceased for at least one year (or who had a child with or is pregnant by the deceased) or a dependent, disabled widower. If there is more than one widow, the pension is split equally.

Orphan's pension: 40% of the deceased's average monthly earnings in the last three months is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

Eligible orphans must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled).

An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings in the three months before the disability began is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the last three months.

An eligible survivor may also receive survivor benefits under the old-age, disability, and survivors program. The total benefit is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum of 15 days of maximum earnings used to calculate contributions (300,000 CFA francs) is paid.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Administrative Organization

Ministry of Civil Service, Labor and Social Security (http://www.emploi.gov.bf) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gov.bf) provides financial supervision.

National Social Security Fund (http://www.cnss.bf), managed by a tripartite board and a director, administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2006 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, temporary workers, students in training centers, and apprentices.

Social insurance beneficiaries.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The employer's contributions also finance maternity benefits.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have at least three months of covered employment based on 18 days or 120 hours a month of work. The allowance is also paid to a pensioner or to an unemployed person for the first six months of unemployment.

The child must not receive an orphan's pension.

If a parent is also entitled to family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: A parent must have at least three months of covered employment based on at least 18 days or 120 hours a month of work. The mother must undergo prescribed medical examinations. The full benefit is paid if the claim is made in the first three months of pregnancy.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each of the first six children.

Prenatal allowance: 1,000 CFA francs a month is paid for up to nine months. The allowance is paid in three equal parts.

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

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in 2006.)

Administrative Organization

Ministry of Civil Service, Labor and Social Security (http://www.emploi.gov.bf) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gov.bf) provides financial supervision.

National Social Security Fund (http://www.cnss.bf), managed by a tripartite board and a director, administers the program.

Burundi

Exchange rate: US$1.00 = 1,243 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military and police personnel, contract workers from the civil service and public utility commission, interns, and apprentices.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants and judges.

Source of Funds

Insured person: 4% of monthly earnings; 5.8% if in arduous work. Voluntarily insured persons contribute 10% of monthly earnings.

The maximum monthly earnings used to calculate contributions are 450,000 francs.

Self-employed person: Not applicable.

Employer: 6% of monthly payroll; 8.8% of monthly payroll for employees in arduous work.

The maximum monthly earnings used to calculate contributions are 450,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage. Retirement is not necessary.

Old-age settlement: Age 60 with less than 15 years of coverage.

Disability pension: Paid if the insured is assessed with a loss of physical or mental capacity of at least 66.7% and has at least three years of coverage, including six months of contributions in the last 12 months.

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

Survivor pension: Paid to eligible survivors if the deceased qualified for a pension, was a pensioner, or had at least 180 months of coverage at the time of death.

Eligible survivors are the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if no surviving spouse or children.

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

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

Eligible survivors are the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if there is no surviving spouse or child.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

The minimum pension is 60% of the highest national legal minimum wage.

The highest national legal monthly minimum wage is 4,000 francs.

The national legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was in 1988.)

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

The insured may receive the old-age pension and one or more survivor pensions at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% the amount of the lower pension is paid. If prematurely aged and under age 60, the insured may not receive both an old-age pension and a disability pension.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system. (The last adjustment was in 2011.)

Old-age settlement: A lump sum of the insured's average monthly earnings in the last three or five years (whichever is greater) multiplied by the number of 12-month periods of contributions is paid.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. If the insured is younger than the pensionable age at the time of the claim, a six-month contribution period is credited for

each year younger than the pensionable age. The disability pension is normally awarded temporarily.

The minimum pension is 60% of the highest national legal minimum wage.

The highest national legal monthly minimum wage is 4,000 francs.

The national legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was in 1988.)

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

Constant-attendance supplement: 50% of the disability pension is paid.

The insured may receive the disability pension and one or more survivor pensions at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension, only the highest pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living if the award is permanent or the insured is aged 60 or older, depending on the financial resources of the system. (The last adjustment was in 2003.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er).

The pension ceases on remarriage.

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

Dependent parent's and grandparent's pension: If there are no other eligible survivors, 25% of the deceased's pension is paid to each dependent parent or grandparent.

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

The survivor can receive a survivor pension and an old-age pension or disability pension at the same time.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system. (The last adjustment was in 2011.)

Survivor settlement: A lump sum equal to a percentage of the old-age pension the deceased would have received at the pensionable age is paid.

Administrative Organization

Ministry of Civil Service, Labor and Social Security provides general supervision.

National Social Security Institute, managed by a tripartite board and a director, administers the program.

Sickness and Maternity

Regulatory Framework

The 1993 labor code requires employers to pay 66.7% of wages for sick leave for up to three months each calendar year and to provide medical care for workers and their dependents.

If the woman has at least six months of service during the year before the expected date of childbirth, the 1993 labor code requires employers to pay 50% of wages for maternity leave of up to 12 weeks (14 weeks in the event of complications arising from pregnancy or childbirth), including at least six weeks after childbirth.

A 1984 provision established a medical assistance program to provide medical, surgical, maternity, hospital, dental, and pharmaceutical services to needy persons.

The 1980 law (health insurance) provides for medical benefits for civil servants and members of the armed forces.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including agricultural workers, apprentices, trainees, and military and police personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 80,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

66.7% of the insured's average daily earnings up to a maximum is paid from the 31st day after the disability began (from the 2nd day for a commuting accident or if the costs of the accident are met by the employer) for the total period

of incapacity for work, up to six months from the date of the accident. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

The minimum benefit is the regional minimum wage (between 105 francs and 160 francs per day).

The minimum wage is adjusted by ministerial ordinance. (The last adjustment was in 1988.)

Permanent Disability Benefits

If the insured is assessed with a total disability, 100% of the insured's average monthly earnings up to a maximum is paid.

The pension may be paid as a lump sum after five years, subject to conditions.

The average earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full disability pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum of three years of pension is paid according to the assessed degree of disability.

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

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If the insured is entitled to both the nonwork injury disability pension and the work injury permanent disability pension, only the highest pension is paid.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system. (The last adjustment was in 2003.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of the pension the deceased would have received if assessed with a permanent total disability is paid to a widow(er).

The pension ceases on remarriage.

Remarriage settlement: A lump sum of six months of pension is paid to the widow(er).

Orphan's pension: 20% of the pension the deceased would have received if assessed with a permanent total disability is paid to each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% to each full orphan.

Dependent parent's and grandparent's pension: If there are no other eligible survivors, 20% of the pension the deceased would have received if assessed with a permanent total disability is paid to each dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the pension the deceased would have received if assessed with a permanent total disability.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Funeral grant: A lump sum of 30 times the deceased's average daily earnings is paid, up to a maximum.

The average earnings used to calculate benefits are based on the deceased's earnings in the three calendar months before the month the accident occurred.

The minimum grant is 60,000 francs.

Administrative Organization

Ministry of Civil Service, Labor and Social Security provides general supervision.

National Social Security Institute, managed by a tripartite board and a director, administers the program.

National Social Security Institute and public or approved private medical institutions provide medical services.

Family Allowances

Regulatory Framework

First law: 1971.

Current law: 1977 (family benefits).

Type of program: Employment-related system.

Coverage

Salaried workers covered by the labor code and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Family allowances: The child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled). The insured's wife must not be in paid employment. To receive the full benefit, the insured must work at least four hours a day.

Family Allowance Benefits

Specified monthly benefits are paid for the insured's wife and for each child. Benefits are reduced by 50% if the insured works less than four hours a day.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Employers pay the benefits directly to employees.

Cameroon

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1969 (pensions), implemented in 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 2.8% of covered earnings.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

Self-employed person: Not applicable.

Employer: 4.2% of covered payroll.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years. Employment must cease.

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

Early pension: Age 50 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

The pension is payable abroad only under reciprocal agreement.

Old-age grant: Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.

Disability pension: The insured must be younger than age 60, have at least a 66.7% assessed loss of earning capacity and at least five years of coverage, including six months of contributions in the last year. No contributions are required if the disability is the result of a nonwork-related accident.

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

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance supplement.

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

Eligible survivors are a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

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

Survivor grant: The deceased met the requirements for the old-age grant.

Old-Age Benefits

Old-age pension: The pension is 30% of average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

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

The legal minimum wage is 28,216 CFA francs.

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

Constant-attendance supplement: 40% of the old-age pension is paid.

Early pension: Calculated in the same way as the old-age pension.

Old-age grant: A lump sum of the insured's average monthly earnings multiplied by the number of 12-month periods of coverage is paid.

Permanent Disability Benefits

Disability pension: The pension is 30% of average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months. For each year a claim is made before the insured reaches age 60, the insured is credited with a six-month insurance period.

Constant-attendance supplement: 40% of the disability pension is paid.

Survivor Benefits

Survivor pension: 50% of the deceased's old-age pension is paid to the widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 15% of the deceased's old-age pension is paid to each eligible orphan; 25% to each full orphan.

Dependent parent's pension: 10% of the deceased's old-age pension is paid to each eligible parent.

Other eligible survivors: If there is no surviving widow(er), child, or dependent parent, the pension is split equally among other relatives.

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

Survivor grant: A lump sum of 30% of average monthly earnings multiplied by the number of six-month periods of contributions is paid. If there is more than one survivor, the grant is split equally.

Funeral grant: If there are no eligible survivors, the cost of the funeral is paid.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (http://www.cnps.cm), managed by a tripartite council and a director general, administers the scheme.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1967.

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: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

Cash maternity benefits: The insured must have been in covered employment for at least six consecutive months when the child is born.

Sickness and Maternity Benefits

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

Maternity benefit: 100% of the last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended to 13 weeks after childbirth if there are complications resulting from pregnancy or childbirth.

Workers' Medical Benefits

Insured women and the spouses of insured men receive 1,400 CFA francs toward childbirth expenses and 200 CFA francs for each prenatal examination and for pediatric care examinations for up to six months.

Government health facilities provide some free medical care.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

No statutory benefits are provided.

Some health care and welfare services are provided to mothers and children under Family Allowances.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (http://www.cnps.cm), managed by a tripartite council and a director general, administers the scheme.

Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, technical students, and persons in training.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 66.7% of average monthly earnings in the three months before the disability began. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The daily earnings used to calculate benefits are subject to a maximum.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the pension is 85% of the insured's average monthly earnings in the three months before the disability began.

The minimum monthly earnings used to calculate benefits are the legal minimum wage.

The legal minimum wage is 28,216 CFA francs.

The monthly earnings used to calculate benefits are subject to a maximum.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, the legal minimum wage of the insured's sector of activity is paid.

Partial disability: If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 20%, a lump sum of 10 years of partial disability pension is paid.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, X-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: The pension is 85% of the deceased's average monthly earnings in the last three months.

The pension is split among the eligible survivors according to a schedule in law. Eligible survivors are a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or if disabled), and dependent parents.

Funeral grant: The cost of the burial is paid.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (http://www.cnps.cm), managed by a tripartite council and a director general, administers the scheme.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for apprentices with families.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll; 5.65% (agriculture); 3.7% (private schools).

The maximum monthly earnings used to calculate contributions are 300,000 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 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working at least 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a six-month period of sick leave, a 14-week period of maternity leave, a three-month period of involuntarily unemployment, and statutory vacation periods.

Allowances are also paid to old-age pensioners who retire with dependent children and eligible survivors with dependent children.

Prenatal allowance: The pregnant woman must undergo two prescribed medical examinations.

Birth grant: The mother and child must undergo a prescribed medical examination.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month is paid for each child. The allowance is paid quarterly.

Prenatal allowance: 1,800 CFA francs a month is paid for nine months. The allowance is paid in two equal parts: during the third or fourth month of pregnancy and during the seventh or eighth month of pregnancy.

Birth grant: 21,600 CFA francs is paid for each birth.

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

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (http://www.cnps.cm), managed by a tripartite council and a director general, administers the scheme.

Cape Verde

Exchange rate: US$1.00 = 81.67 escudos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 2003 (self-employed persons); 2004 (employed persons); and 2007 (labor code).

Type of program: Social insurance system.

Coverage

Private- and public-sector employees (including civil servants first employed after December 31, 2005); and certain business owners, cooperative employees, and self-employed persons.

Special systems for civil servants (first employed before January 1, 2006), central bank employees, and municipal agents (first employed before January 1, 2008); and certain business owners, cooperative employees, and self-employed persons.

Source of Funds

Insured person: 3% of gross monthly earnings.

Self-employed person: 10% of gross monthly earnings.

Employer: 7% of gross monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 15 years of contributions.

The pension is payable abroad.

Disability pension: The insured must have at least five years of contributions and be assessed with a disability of at least 66.7% or a loss of earning capacity of at least 33.3%.

The pension is payable abroad.

Survivor pension: The deceased was a pensioner or had at least 36 months of contributions.

Eligible survivors include a widow older than age 50 or disabled, a widower older than age 55, and children younger than age 18 (age 25 if a student, no limit if disabled).

A temporary survivor pension is paid for up to five years to a widow younger than age 50, a widower younger than age 55, and children aged 18 to 25 who are students.

The pension ceases on remarriage.

The pension is payable abroad.

Old-Age Benefits

Old-age pension: The monthly pension is 2% of the insured's annual average earnings plus an annual coefficient adjusted for changes in the cost of living for each 12-month period of coverage.

The annual average earnings used to calculate benefits are the 120 best-paid months in the last 15 years of contributions.

The minimum monthly pension is 6,000 escudos.

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

Benefit adjustment: The minimum monthly pension is adjusted periodically by decree. Pensions are adjusted annually according to changes in the average salary of public servants.

Permanent Disability Benefits

Disability pension: The monthly pension is 2% of the insured's annual average earnings plus an annual coefficient adjusted for changes in the cost of living for each 12-month period of coverage.

The annual average earnings used to calculate benefits are the 120 best-paid months in the last 15 years of contributions.

The minimum monthly pension is 6,000 escudos.

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

Benefit adjustment: The minimum monthly pension is adjusted periodically by decree. Pensions are adjusted annually according to changes in the average salary of public servants.

Survivor Benefits

Survivor pension: The monthly pension is 50% of the deceased's pension.

Orphan's pension: 25% of the deceased's monthly pension is paid to each orphan; 50% to each full orphan.

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

Benefit adjustment: Pensions are adjusted annually according to changes in the average salary of public servants.

Administrative Organization

Ministry of Labor and Solidarity (http://www.mtfs.gov.cv) provides general supervision.

National Social Insurance Institute (http://www.inps.cv) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1976.

Current laws: 2003 (self-employed persons), 2004 (employed persons), and 2007 (labor code).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

Voluntary coverage for cash benefits for business owners, cooperative employees, and self-employed persons.

Business owners, cooperative employees, self-employed persons, pensioners, and recipients of social insurance benefits are covered for medical benefits.

Special systems provide cash benefits for civil servants and certain business owners, cooperative employees, and self-employed persons.

Source of Funds

Insured person: 4% of gross monthly earnings.

Self-employed person: None for medical benefits. Voluntary contributors pay 8% of gross monthly earnings for cash benefits.

Employer: 4% of gross monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits: The insured must have at least four months of contributions.

Sickness and Maternity Benefits

Sickness benefit: 70% of the insured's last monthly earnings or average earnings in the last four months (whichever is greater) is paid. The benefit is paid for up to 1,095 days. The employer pays 100% of earnings for the first three days; the National Social Insurance Institute pays 70% of earnings for the remaining days. If the sickness lasts longer than 30 days, a medical board must evaluate the insured's health status.

Maternity benefit: 90% of the insured's last monthly earnings or average earnings in the last four months (whichever is greater) is paid for up to 60 days. (A nursing allowance is paid under Family Allowances.)

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, laboratory services, doctor's home visits, medicine, prostheses, and dental care.

Cost sharing: Insured persons pay 15%, 25%, 45%, or 50% of the cost of medicine, according to a schedule in law; pensioners pay 5%, 15%, 40%, or 45%. Medicine is free for low-income pensioners. Insured persons and pensioners pay 30% to 50% of the cost of dental care and 20%, 25%, 30%, or 40% of the cost of prostheses and appliances. Low-income pensioners pay 15% less than insured persons and pensioners for dental care, prostheses, and appliances.

1,300 escudos (1,700 escudos for low-income pensioners) a day is paid if domestic travel is required; 2,300 escudos (3,200 for low-income pensioners) when the pensioner is accompanied by an authorized person.

2,000 escudos (3,200 escudos for low-income pensioners) a day is paid for care abroad; 3,200 escudos (5,000 escudos for low-income pensioners) when the pensioner is accompanied by an authorized person.

Low-income pensioners earn less than 2.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 13,745 escudos.

Dependents' Medical Benefits

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

Eligible dependents are children up to age 18 or receiving family allowances, dependent parents, and dependent grandparents.

Administrative Organization

Ministry of Health (http://www.minsaude.gov.cv) provides general supervision.

National Health Service administers the program.

National Social Insurance Institute (http://www.inps.cv) pays the benefits.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 (compulsory insurance) and 1991 (private administration).

Type of program: Social insurance system.

Coverage

Employed persons; tenant farmers and sharecroppers; members of cooperative enterprises; apprentices and trainees; certain categories of volunteer workers; and certain categories of self-employed persons, including family members employed by them.

Exclusions: Company managers, owners, and shareholders.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 6% of covered monthly earnings.

The maximum daily earnings used to calculate contributions are 300 escudos.

Employer: 2% of covered monthly payroll for salaried employees or 6% of covered monthly payroll for all other workers; for household workers, 50 escudos a month (full time) or 30 escudos a month (part time).

The maximum daily earnings used to calculate contributions are 300 escudos.

Government: None.

Qualifying Conditions

Work injury benefits: There is no qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

If the insured is assessed with a total disability, the benefit is 40% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 40% of average earnings in the last six months) for the first 14 days; thereafter, 70%. For hospitalization, the benefit is 40% of the insured's earnings; 70% with dependents. The benefit is paid for up to 1,095 days.

The maximum daily earnings used to calculate benefits are 300 escudos.

Partial disability: The benefit is 25% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 40% of average earnings in the last six months).

Permanent Disability Benefits

If the insured is assessed with a total disability, the monthly pension is 70% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 70% of average earnings in the last six months).

The maximum daily earnings used to calculate benefits are 300 escudos.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 30% of the insured's earnings is paid each month.

Partial disability: If the assessed degree of disability is between 10% and 99%, a percentage of the full disability pension is paid according to the assessed degree of disability.

The degree of disability is assessed according to a schedule in law.

The insured may be required to undergo medical examinations every six months during the first two years; thereafter, every year.

The pension is paid from the day after the disability began. The employer pays the insured's earnings for the day of the work injury.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, prostheses, appliances, and transportation.

Survivor Benefits

Survivor pension: The monthly pension is 30% of the deceased's earnings on the day the injury occurred (if those earnings differ from normal earnings, 30% of the deceased's average earnings in the last six months).

Eligible survivors include a dependent widow, a dependent widower older than age 64 or disabled, and a divorced spouse receiving alimony. If there is more than one eligible divorced spouse, the pension is split equally.

The maximum daily earnings used to calculate benefits are 300 escudos.

The pension ceases if the widow(er) remarries or cohabits.

Remarriage allowance: A lump sum of a year of pension is paid.

Orphan's pension: A monthly pension of 15% of the deceased's earnings is paid for each dependent child up to age 18 (age 24 if a student, no limit if disabled); 45% for each full orphan.

Other eligible survivors: A monthly pension of 10% of the deceased's earnings is paid to dependent parents and grandparents and to dependent brothers and sisters up to age 16.

The total monthly survivor pension for other eligible survivors is 30% of the deceased's earnings.

All survivor benefits combined must not exceed 70% of the deceased's monthly earnings.

Funeral grant: The cost of the funeral, up to 7,500 escudos.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor and Solidarity (http://www.mtfs.gov.cv) provides general supervision.

Private insurance companies administer the program.

Family Allowances

Regulatory Framework

First law: 1957.

Current law: 2004 (employed persons).

Type of program: Social insurance system.

Coverage

Persons in insured employment or receiving social insurance benefits.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll.

Government: None.

Qualifying Conditions

Family allowances: Children must be younger than age 15 (age 25 if a student, no limit if disabled). The allowance is also paid for the insured's parents if each parent's income is less than the legal monthly minimum wage.

The legal monthly minimum wage is 13,745 escudos.

Family Allowance Benefits

Family allowances: 500 escudos a month is paid for each eligible dependent; 2,000 escudos a month for each disabled child younger than age 14; 3,000 escudos a month for each disabled child aged 14 or older. The allowance is paid for up to four children; the limit on the number of children is waived if the parent is a pensioner or if the insured is deceased and the mother is an unemployed widow.

Nursing allowance: 1,500 escudos a month is paid for six months.

Funeral grant: The cost of the funeral, up to 30,000 escudos for the insured, the insured's spouse, or children older than age 14; 20,000 escudos for children aged 5 to 14; 12,000 escudos for children younger than age 5.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in January 2011.)

Administrative Organization

Ministry of Labor and Solidarity (http://www.mtfs.gov.cv) provides general supervision.

National Social Insurance Institute (http://www.inps.cv) administers the program.

Central African Republic

Exchange rate: US$1.00 = 462.62 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current laws: 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: Civil servants, military and security forces.

Source of Funds

Insured person: 3% of gross earnings.

Self-employed person: Voluntary contributions only.

Employer: 4% of gross payroll.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

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

Early retirement: Age 55, prematurely aged, and unable to be gainfully employed.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity, be registered with the fund for at least five years, and have at least six 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 six consecutive months of disability if the disability is expected to last at least another six 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 qualifying conditions for an old-age or disability 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 an old-age or disability pension.

Eligible survivors are a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

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

Old-Age Benefits

Old-age pension: The pension is 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months.

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

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

Pensions are paid quarterly.

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

Permanent Disability Benefits

Disability pension: The pension is 40% of average monthly earnings in the last three or five years (whichever 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 six 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: 50% of the deceased's pension is paid to the widow(er). If there is more than one widow, the amount is split equally.

Orphan's pension: All orphans' pensions combined are 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 of one month of the old-age pension the deceased received or was eligible to receive is paid for each six-month period of coverage.

Administrative Organization

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

National Social Security Fund administers the program.

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.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least six 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: 50% of the insured's daily earnings is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to nine 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.)

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.)

Administrative Organization

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

National Social Security Fund administers the program.

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 used to calculate contributions 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 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, 100% of the insured's average monthly earnings is paid, up to a maximum.

Partial disability: The pension is 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, medicine, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average monthly earnings is paid, 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: 10% of the deceased's average monthly earnings is paid to each dependent parent or grandparent.

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

Funeral grant: 0.02% of the deceased's annual income is paid. The maximum monthly earnings used to calculate the grant are 600,000 CFA francs.

Administrative Organization

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

National Social Security Fund 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 used to calculate contributions 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 six months of employment and be currently working at least 20 days or 133 hours a month or be receiving social insurance benefits.

The maximum number of eligible dependent children is 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: 1,800 CFA francs a month is paid for each child.

Prenatal allowance: 1,800 CFA francs a month is paid for nine 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.

National Social Security Fund administers the program.

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.

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.

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.

Congo (Brazzaville)

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 4% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 50 if prematurely aged) and registered with the National Social Security Fund during the last 25 years with at least 300 months of coverage, including at least 60 months of contributions in the last 10 years. Employment must cease.

Partial pension: Paid if the insured does not meet the qualifying conditions for the old-age pension but is of pensionable age, is retired from paid employment, and has at least 60 months of contributions.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Paid if the insured does not meet the qualifying conditions for a full or partial old-age pension but is retired from paid employment and has at least 12 months of contributions.

Disability pension: The insured must be younger than age 60, be assessed with at least a 66.7% loss of capacity for any work, be registered with the National Social Security Fund for at least five years, and have at least six months of contributions in the year before the disability began. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance supplement: 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 or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased was insured but did not meet the qualifying conditions for a pension.

Eligible survivors are a widow(er) who was married to the deceased for at least one year, children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled), and dependent parents.

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

Old-Age Benefits

Old-age pension: 40% of the insured's average monthly earnings in the best three or five years of the last 10 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 240 months is paid.

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

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

Partial pension: 2% of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of coverage is paid.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Old-age settlement: A lump sum of one month of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of coverage is paid.

Permanent Disability Benefits

Disability pension: 40% of the insured's average monthly earnings in the best three or five years of the last 10 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 240 months is paid. For each year that a claim is made before the insured reaches age 60, the insured is credited with a six-month coverage period.

When the insured reaches 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 legal minimum wage.

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

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

Child's supplement: 2,000 CFA francs a month is paid for each child.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor Benefits

Survivor pension: 30% of the deceased's pension is paid to the widow(er).

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

Orphan's pension: 50% of the deceased's pension is split equally among eligible orphans. The orphan's pension must be at least equal to family allowances.

Other eligible survivors: 20% of the deceased's pension is split equally among other eligible survivors.

All survivor benefits combined must not exceed 80% of the deceased's pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor settlement: A lump sum of one month of the deceased's pension is paid for each six-month period of contributions.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1986 (social security).

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

Coverage

Employed women.

Exclusions: Self-employed women.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least six consecutive months of employment and be currently working at least 20 days or 133 hours a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of daily covered earnings in the month before the maternity leave begins (the employer also pays 50% of earnings) is paid for 15 weeks, including at least nine weeks after the expected date of childbirth; may be extended for three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

The insured is reimbursed for any medical expenses related to maternity care. (Some maternity and child health and welfare services are provided under Family Allowances.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances.)

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the disability began is paid for up to three months; thereafter, 66.7% of average earnings is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 1% of the maximum monthly earnings used to calculate contributions (600,000 CFA francs).

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average earnings is paid.

Partial disability: The pension is the insured's average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%. For an assessed degree of disability of less than 10%, a lump sum is paid.

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

If the insured is assessed with a disability of 100%, the pension is paid monthly; if assessed with a disability of at least 75%, the insured may be paid monthly; if assessed with a disability of less than 25%, the insured is paid annually. All other disability pensions are paid quarterly.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's earnings is paid to the widow(er).

Eligible widow(er)s must not have been separated or divorced from the deceased and must have been married to the deceased before the date of the accident that resulted in the insured's death.

Remarriage settlement: The pension ceases on remarriage and a lump sum of up to three years of pension is paid.

Foreign survivors who leave the country receive a lump sum of three years of pension.

Orphan's pension: 50% of the deceased's earnings is split equally among orphans younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Dependent parent's pension: 20% of the deceased's earnings is split equally among eligible parents.

All survivor benefits combined must not exceed 85% of the deceased's earnings.

Pensions are paid quarterly.

Funeral grant: The cost of the funeral is paid, up to a maximum.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1986 (social security).

Type of program: Employment-related 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: 10.03% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have at least six consecutive months of employment and be currently working at least 20 days or 133 hours a month or be the widow of an insured person.

Prenatal allowance: The expectant mother must undergo periodic medical examinations.

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

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child.

The benefit is paid quarterly.

Prenatal allowance: 2,000 CFA francs a month is paid for each month of pregnancy, up to nine months. The allowance is paid in two equal amounts.

Birth grant: A lump sum of 1,100 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, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Congo (Kinshasa)

Exchange rate: US$1.00 = 900 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 household and casual workers, sailors, and public-sector employees not covered by a social security program.

Voluntary coverage for nonemployed persons who were previously insured for at least five years and who request coverage in the six-month period after insured employment ceases.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross earnings. Voluntarily insured persons contribute 7% of average declared annual 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), age 60 (women), or age 55 (prematurely aged men and women), with at least 60 months of coverage in the last 10 years. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Age 65 (men) or age 60 (women) and does not meet the qualifying conditions for an old-age pension. Employment must cease.

Disability pension: The insured must be older than age 55 but younger than retirement age, assessed with at least a 66.7% loss of earning capacity, and have at least 36 months of coverage in the last five years. There is no minimum 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.

A doctor approved or appointed by the National Social Security Institute periodically assesses the disability.

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

Survivor benefit: The deceased did not meet the qualifying conditions for a pension.

Eligible survivors are a nonworking widow aged 50 or older (no limit if disabled), a dependent widower with a disability, and unmarried 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 six 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 ceases on remarriage and is suspended if the widow resumes paid employment.

Old-Age Benefits

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

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

Old-age settlement: A lump sum of 10 times the annual old-age pension that the insured would have received if qualified is paid, calculated based on the number of complete years of coverage.

Permanent Disability Benefits

Disability pension: The annual benefit is 1/60 of the insured's average monthly covered earnings multiplied by 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 50% of the legal minimum wage.

Constant-attendance allowance: 50% of the disability pension is paid.

Benefits are paid 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).

Remarriage settlement: A lump sum of 12 months of pension is paid.

Benefits are paid quarterly.

Orphan's benefit: A lump sum of 25% to 100% of the pension paid to the widow(er) is paid to each eligible orphan, depending on the number of eligible orphans.

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 of 12 months of 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, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

Sickness and Maternity

Regulatory Framework

Sickness benefits: No statutory benefits are provided. (The labor code requires employers to pay 66.7% of wages.)

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 clinics 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 household and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not covered by a social security program.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of gross payroll. (The contribution may be higher for high-risk industries.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured is assessed with a disability of at least 60%, 66.7% of the insured's average daily earnings in the three months before the disability began (plus family allowances where applicable) 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.

A doctor approved or appointed by the National Social Security Institute periodically assesses the disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

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; otherwise, a lump sum of three years of pension is paid, according to the assessed degree of disability.

Benefits are paid quarterly.

A doctor approved or appointed by the National Social Security Institute assesses the disability every five years.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; radiology; laboratory services; pharmaceuticals; prostheses; and transportation.

Survivor Benefits

Survivor pension: 20% of the pension the deceased would have received if assessed with a permanent total disability

is paid to a widow of any age or to a dependent widower with a disability.

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

Remarriage settlement: A lump sum of 12 months of pension is paid.

Orphan's pension: 15% of the pension the deceased would have received if assessed with a permanent total disability is paid to each unmarried orphan younger than age 18 (age 25 if a student, no limit if disabled).

All survivor benefits combined must not exceed 100% of the pension the deceased would have received if assessed with a permanent total disability.

Funeral grant: A lump sum up to 90 times the legal minimum wage is paid.

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, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

Family Allowances

Regulatory Framework

First law: 1951.

Current laws: 1961 (social security); 2008 (public establishments); and 2009 (social security fund).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries.

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.

Government: None.

Qualifying Conditions

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

Family Allowance Benefits

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

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

Benefit adjustment: Benefits are adjusted periodically.

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, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

Côte d'Ivoire

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.2% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Self-employed person: Not applicable.

Employer: 4.8% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with at least 15 years of contributions. Employment must cease.

Early pension: A reduced pension is paid from age 50 with at least 15 years of contributions.

An insured person aged 55 or older and with less than 15 years of coverage can buy up to 24 months of contributions or continue to work until age 60 to meet the qualifying conditions.

Child's supplement (old-age pension): Paid for each of the first three children younger than age 16.

The pension is payable abroad.

Old-age allowance: Age 55 with two to 14 years of contributions.

Old-age reimbursement: Age 55 with less than two years of contributions.

Disability pension: Paid if the insured is assessed with at least a 66.7% loss of earning capacity and has at least 15 years of contributions.

Child's supplement (disability pension): Paid for each of the first three children younger than age 16.

Survivor pension: Paid if the insured was a pensioner or met the qualifying conditions for a pension at the time of death.

Eligible survivors are a widow(er) aged 50 or older and married to the deceased for at least two years and full orphans younger than age 16; no age or length of marriage requirements if the widow(er) has a dependent child younger than age 16.

An early survivor pension is paid to a widow(er) from age 45.

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

Old-Age Benefits

Old-age pension: The pension is 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

The minimum pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 10 best years.

Early pension: The pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum early pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly and is payable abroad.

Old-age allowance: A lump sum based on average earnings and the number of years of coverage is paid.

Old-age reimbursement: A lump sum of 3.2% of the covered earnings during the entire coverage period is paid.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Permanent Disability Benefits

The pension is 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement: 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 50.

The pension is paid monthly.

Full orphan's pension: Each eligible orphan receives 20% of the pension the deceased received or would have been entitled to receive.

All full orphans' benefits combined must not exceed 100% of the deceased's pension. Full orphans may receive the pension entitlements of both parents.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Family, Women, and Social Affairs (http://www.famille.gouv.ci) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gouv.ci) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (http://www.cnps.ci), managed by a tripartite board, administer the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions only.

Employer: 0.75% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employed women who are not civil servants.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least three months of insured employment and must stop work after 7.5 months of pregnancy.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's last earnings and is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Community health centers under the National Social Insurance Fund provide medical care.

Employers must provide medical services for their workers.

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Dependents' Medical Benefits

Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

Administrative Organization

Ministry of Family, Women, and Social Affairs (http://www.famille.gouv.ci) provides technical supervision.

Ministry of Economy and Finance (http://www.finances.gouv.ci) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (http://www.cnps.ci), managed by a tripartite board, administer the program.

Work Injury

Regulatory Framework

First law: 1957.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, seamen, members of cooperatives, nonsalaried managers of cooperatives and their assistants, chairmen and managing directors of certain companies, apprentices, technical college students, certain persons in training centers, and prisoners working in prison workshops.

Voluntary coverage for self-employed persons for all permanent work injury benefits.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions, according to the assessed degree of risk.

Employer: 2% to 5% of covered payroll, according to the assessed degree of risk.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of earnings is paid for an initial period defined according to a schedule in law; 50% of earnings after this period and up to the 28th day after the accident; thereafter, 66.7% of earnings.

The benefit is paid from the day after the disability began or the first medical exam related to the occupational disease until full recovery or certification of a permanent disability.

Permanent Disability Benefits

If the insured is assessed with a total disability, the pension is 100% of the insured's annual earnings.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's annual earnings used to calculate benefits is paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually.

If the assessed degree of disability is more than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; if it is 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

Workers' Medical Benefits

Benefits include medical and surgical care; the cost of hospitalization, medicine, appliances, funeral transportation, and rehabilitation; and all other necessary costs.

Survivor Benefits

Survivor pension: The annual pension is 30% of the deceased's annual earnings. The widow(er) must have been married to the deceased before the accident occurred. If there is more than one widow, the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases on remarriage, and a lump sum is paid.

Remarriage allowance: A lump sum of three years of pension is paid.

Orphan's pension: The annual pension is 15% of the deceased's annual earnings for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's earnings is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the deceased's earnings.

Funeral grant: A lump sum of 25% of 950,553 CFA francs is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

Administrative Organization

Ministry of Family, Women, and Social Affairs (http://www.famille.gouv.ci) provides administrative and technical supervision.

Ministry of Economy and Finance (http://www.finances.gouv.ci) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (http://www.cnps.ci), managed by a tripartite board, administer the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Employment-related system.

Coverage

Private-sector employees with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Family allowances: Paid for a child aged 2 to 13 (up to age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month or be the widow of an insured person.

Prenatal allowance: The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

Birth grant: Paid for children born in the insured's first marriage; children born in the insured's second marriage may be eligible if the insured's first spouse dies. The grant is paid for up to three births. The mother and child must undergo prescribed medical examinations.

Maternity allowance: The child must undergo prescribed medical examinations before age 1.

Family Allowance Benefits

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

Prenatal allowance: 13,500 CFA francs is paid in three installments: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

Birth grant: A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance: 18,000 CFA francs is paid in three installments: 9,000 CFA francs at birth, 4,500 CFA francs when the child is age 6 months, and 4,500 CFA francs when the child is age 1.

Administrative Organization

Ministry of Family, Women, and Social Affairs (http://www.famille.gouv.ci) provides administrative and technical supervision.

Ministry of Economy and Finance (http://www.finances.gouv.ci) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (http://www.cnps.ci), managed by a tripartite board, administer the program.

Egypt

Exchange rate: US$1.00 = 5.79 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975 (civil servants and public- and private-sector employees), 1976 (employers), 1978 (migrant workers), and 1980 (coverage extension).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 for government employees).

Source of Funds

Insured person: 10% of covered monthly earnings plus 3% of base monthly earnings for end of service indemnity (lump-sum benefits).

Base earnings exclude any form of compensation, bonus, incentives, commissions, or profit shares. The maximum monthly base earnings used to calculate contributions are 875 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 1,050 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Self-employed person: Not applicable.

Employer: 15% of covered monthly payroll plus 2% of base monthly payroll for lump-sum benefits.

Base earnings exclude any form of compensation, bonus, incentives, commissions, or profit shares. The maximum monthly base earnings used to calculate contributions are 875 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 1,050 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Government: 1% of covered monthly payroll plus the cost of any deficit.

Qualifying Conditions

Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pension.

Old-age pension (base and variable): Age 60 with at least 120 months of contributions.

Early pension: Any age with at least 240 months of contributions.

End of service indemnity: If the insured is eligible for a pension, a lump sum is paid at retirement or at the end of service.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

If the insured is eligible for a pension, a special increment and flat-rate allowance are also paid. The special increment is not paid for early pensioners younger than age 50.

Old-age settlement: Age 60 but does not meet the qualifying conditions for an old-age pension; at any age if emigrating, if sentenced to 10 or more years of prison, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

Lump-sum benefit: If the insured is eligible for an old-age settlement, an additional lump sum is paid at retirement.

Disability pension (base and variable): The insured must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than age 60, and have at least three consecutive months or a total of six months of contributions. The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

If the insured is eligible for a disability pension, a disability benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

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

Disability settlement: Paid if the insured is assessed with a total disability but does not meet the qualifying conditions for a disability pension.

If the insured is eligible for a disability settlement, a lump-sum benefit and supplementary benefit are also paid.

Survivor pension (base and variable): The deceased was a pensioner or had at least three consecutive months or a total of six months of contributions; at least 10 years of contributions are required if the death occurred more than a year after employment ceased and before the insured reached retirement age.

If the deceased was eligible for a survivor pension, a survivor benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

Survivor benefit: If the deceased met the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

Survivor settlement: If the deceased did not meet the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

If the deceased was eligible for a survivor settlement, a lump-sum benefit and supplementary benefit are also paid.

Death grant: Paid to the surviving spouse or eligible children if the insured dies.

Funeral grant: The cost of the funeral is paid to the surviving spouse or to the eldest child.

Eligible survivors are a dependent widow or a dependent, disabled widower; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

Old-Age Benefits

Base old-age pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

For private sector-employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

Old-age benefit: One month of reference base earnings is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the reference base annual earnings is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base pension is paid, up to 35 pounds.

The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

Variable old-age pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

The minimum total pension (base plus variable) is 50% of average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage).

The maximum total pension (base plus variable) is 80% of average monthly (base plus variable) earnings.

Old-age settlement: A lump sum of up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Permanent Disability Benefits

Base disability pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Disability benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of the reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Supplementary benefit: 12 times the reference base monthly earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

Constant-attendance allowance: 20% of the pension is paid.

Variable disability pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 100 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (1,925 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the pension is paid.

Disability settlement: Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Survivor Benefits

Base survivor pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The minimum benefit is 10 months of reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Supplementary benefit: 12 times the reference monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Special increment: 25% of the pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

Variable survivor pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 100 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (1,925 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Survivor benefit: One month of earnings is paid for each year of contributions.

Survivor settlement: Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

Lump-sum benefit: One month of reference base earnings is paid for each year of contributions.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Death grant: Three months of the deceased's (base plus variable) pension is paid.

Funeral grant: Two months of the deceased's (base plus variable) pension is paid. The minimum grant is 200 pounds.

Administrative Organization

Ministry of Finance (http://www.mof.gov.eg) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Social Insurance Government Sector Fund administers the program for government employees.

Sickness and Maternity

Regulatory Framework

First laws: 1959 and 1964.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee). Coverage is being extended gradually to students.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

Source of Funds

Insured person: 1% of covered monthly earnings; old-age pensioners contribute 1% of the pension; survivors voluntarily contribute 2% of the survivor pension.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Self-employed person: Not applicable.

Employer: 4% of covered monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Government: None; the cost of cash benefits paid directly to insured government employees.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have paid contributions for the last three months or for a total of six months, including the last two months.

Cash maternity benefits: The insured must have paid contributions for the last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of the last covered daily wage before the incapacity began is paid for the first 90 days; thereafter, 85% (100% for specified chronic diseases). The benefit is paid for up to 180 days in a calendar year (no limit for specified chronic diseases).

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Maternity benefit: 75% of the last covered daily wage before the maternity leave period began is paid for up to 90 days. The benefit is paid for a maximum of three pregnancies.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Health and Population (http://www.mohp.gov.eg) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Exclusions: Casual workers, self-employed persons, and household workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered monthly payroll; up to 2% of covered monthly payroll if the employer provides employees with temporary disability benefits.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the covered daily wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Permanent Disability Benefits

Base permanent disability pension: 80% of average monthly base earnings in the year before the disability began is paid.

The maximum monthly base earnings used to calculate the base permanent disability pension are 875 pounds.

The minimum base pension is 40 pounds a month.

The maximum base pension is 500 pounds a month.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Lump-sum award: If the insured is eligible for a permanent disability pension, one month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 875 pounds.

The minimum lump-sum award is 10 months of base earnings.

Supplementary compensation: 18 times the monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Variable permanent disability pension: 80% of reference variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,050 pounds.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Supplementary compensation: 18 times the monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

Survivor Benefits

Base survivor pension: 80% of average monthly base earnings in the last year before the insured's death is paid.

The maximum monthly base earnings used to calculate the base survivor pension are 875 pounds.

The minimum base pension is 40 pounds a month.

The maximum base pension is 500 pounds a month.

Lump-sum award: One month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 875 pounds.

The minimum lump-sum award is 10 months of base earnings.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a disabled widower, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings.

Variable survivor pension: 80% of reference monthly variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,050 pounds.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a disabled widower, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings.

Death grant: Three months of the deceased's (base plus variable) pension is paid.

Funeral grant: Two months of the deceased's (base plus variable) pension is paid. The minimum grant is 200 pounds.

Administrative Organization

Ministry of Finance (http://www.mof.gov.eg) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Unemployment

Regulatory Framework

First law: 1959.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

Exclusions: Temporary, seasonal, and casual workers; family labor; household workers; civil servants; employees older than age 60; self-employed persons; and artisans.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: The insured must have at least six months of contributions, including the three consecutive months before unemployment. The insured must be able and willing to work and registered with and report regularly to the manpower office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

Unemployment Benefits

Unemployment benefit: 60% of the insured's last monthly wage is paid after a seven-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

Administrative Organization

Ministry of Finance (http://www.mof.gov.eg) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

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

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

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.

Ethiopia

Exchange rate: US$1.00 = 16.49 birr.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1963 (public employees), 2011 (public employees), and 2011 (private-sector employees).

Type of program: Social insurance system.

Note: The regulations governing public employees' pensions and private sector pensions are identical, but private sector pensions are administered by a separate agency. The new laws were implemented on June 24, 2011.

Coverage

Employees in the public and private sectors, including military and police personnel.

Voluntary coverage for the self-employed in the private sector scheme.

Source of Funds

Insured person: 7% (public sector) or 5% (private sector, gradually rising to 7% by 2013) of basic salary.

The insured's contributions also finance work injury benefits.

Self-employed person: Voluntary contributions.

Employer: 11% (public sector), 7% (private sector, gradually rising to 11% by 2015), or 24% (military) of payroll.

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 10 years of contributions.

Early pension: Age 55 with at least 25 years of contributions (civilian); aged 45 to 55 (depending on rank) with at least 10 years of contributions (military).

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

Disability pension: The insured must be assessed with an incapacity for normal gainful employment and have at least 10 years of service and contributions.

Disability settlement: The insured must be assessed with an incapacity for normal gainful employment and have less than 10 years of service and contributions.

Survivor pension: The deceased met the contribution conditions for the old-age pension or was a pensioner at the time of death.

Eligible survivors are the widow(er), children younger than age 18 (age 21 if disabled), and dependent parents.

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

Survivor settlement: Paid to eligible survivors if the deceased had less than 10 years of service and contributions and was not eligible for a pension.

Eligible survivors are the widow(er) and children younger than age 18 (age 21 if disabled).

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average monthly basic salary in the last three years before retirement plus 1.25% (civilian) or 1.6% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years.

The minimum monthly pension is 294 birr.

The maximum monthly pension is 70% of the insured's average monthly basic salary.

Early pension: The pension is calculated in the same way as the old-age pension.

Old-age settlement: A lump sum of the insured's basic salary in the month before retirement multiplied by the number of years of contributions is paid.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average monthly basic salary in the last three years before the disability began plus 1.25% (civilian) or 1.6% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years.

The maximum monthly pension is 70% of the insured's average monthly basic salary.

Disability settlement: A lump sum of the insured's basic salary in the month before the disability began multiplied by the number of years of contributions is paid.

Survivor Benefits

Survivor pension: 50% of the deceased's monthly pension is paid to the widow(er).

Orphan's pension: 20% of the deceased's pension is paid for each eligible orphan; 30% for full orphans.

Dependent parent's pension: 15% of the deceased's pension is paid to each eligible parent; 20% if there are no other eligible survivors.

Survivor settlement: A lump sum is paid to eligible survivors in the same proportion as the other survivor benefits.

Administrative Organization

Social Security Agency, managed by a board and a director general, administers the public employees' pension scheme.

Private Organization Employees Social Security Agency, managed by a tripartite board, administers the private sector pension scheme.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The public service amendment proclamation (2002) and the labor proclamation (2003) require employers to provide paid sick leave for up to three months. 100% of earnings is paid for the first month; thereafter, 50% of earnings.

The public service amendment proclamation (2002) and the labor proclamation (2003) require employers to provide paid maternity leave for up to 45 days after childbirth; thereafter, sick leave may be paid if there are complications arising from childbirth.

Work Injury

Regulatory Framework

First and current law: 1963 (public employees).

Type of program: Social insurance system.

The labor proclamation (2003) allows for the provision of private insurance for public-sector employees.

Coverage

Employees in the public and private sectors, including military and police personnel.

Voluntary coverage for the self-employed.

Source of Funds

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

Self-employed person: Voluntary contributions.

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

A lump sum of 47% of the insured's monthly basic salary multiplied by five years multiplied by the assessed degree of disability is paid.

Permanent Disability Benefits

Permanent disability pension: 47% to 70% of the insured's monthly basic salary is paid according to the assessed degree of disability.

If the value of the disability pension is less than or equal to the insured's entitlement to the old-age pension, the old-age pension is paid, up to 70% of the insured's monthly basic salary.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

The pension ceases on remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

Orphan's pension: 20% of the deceased's pension is paid for each eligible orphan; 30% for full orphans.

Dependent parent's pension: 15% of the deceased's pension is paid to each eligible dependent parent; 20% if there are no other eligible survivors.

Administrative Organization

Social Security Agency, managed by a board and a director general, administers the public employees' pension scheme.

Private Organization Employees Social Security Agency, managed by a tripartite board, administers the private sector pension scheme.

Gabon

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963, 1978, and 1983.

Current laws: 1975 (social security), 1976 (coverage), and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, household workers, and state contract workers not covered under a special system.

Special systems for self-employed persons, civil servants, members of parliament, hospital personnel, military personnel, judges, justice and penitentiary workers, and certain state contract workers.

Source of Funds

Insured person: 2.5% of covered earnings; 2% for state contract workers.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) with at least 20 years of coverage including at least 120 months of contributions during the last 20 years; at least 15 years of coverage for state contract workers. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Contributions may be refunded for foreign workers who permanently leave the country.

Old-age settlement: Paid at the normal retirement age if the insured is ineligible for the old-age pension.

Disability pension: The insured must be younger than age 55, be assessed with a loss of earning capacity, and have at least five years of coverage including at least 30 months of contributions in the five years before the disability began. If the disability is the result of an accident, coverage requirements are waived.

Survivor pension: Paid if the deceased had at least 120 months of contributions, met the contribution conditions for an old-age or disability pension, or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased was ineligible for an old-age or disability pension.

Eligible survivors are a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

Old-Age Benefits

Old-age pension: 35% of the insured's average monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum pension is 85% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement: A lump sum of 50% of the insured's average monthly earnings for each six-month period of contributions is paid.

Permanent Disability Benefits

Disability pension: 60% of the old-age pension that the insured would have been entitled to receive if he or she had worked until age 55 is paid.

The disability pension is replaced by an old-age pension of the same amount at retirement age.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%,

the insured can request monthly payments; otherwise, the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the old-age pension the deceased received or would have been entitled to receive is paid. If there is more than one widow, the pension is split equally.

Orphan's pension: 20% of the old-age pension the deceased received or would have been entitled to receive is paid to each eligible orphan; 35% if the orphan's mother is ineligible for the widow's pension.

All survivor benefits combined must not exceed 85% of the deceased's pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement: A lump sum of a month of the old-age pension the deceased would have been entitled to receive with at least 120 months of coverage multiplied by the number of six-month periods of actual coverage is paid to the widow. If there is more than one widow, the pension is split equally.

Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (http://www.cnss.ga), governed by a tripartite council and director general, administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952 (labor code).

Current laws: 1975 (social security), 1976 (coverage), 1995 (health), 2007 (health care), and 2007 (health insurance).

Type of program: Social insurance and social assistance system. Maternity and medical benefits only.

Coverage

Social insurance: Employed persons and their dependents.

Special system for civil servants, military personnel, self-employed persons, and state contract workers.

Social assistance: Citizens and residents of Gabon aged 16 or older who earn less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer:

Social insurance: 2% of covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations. Cash maternity benefits are financed by employer contributions made under Family Allowances.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Social assistance: None.

Government:

Social insurance: None.

Social assistance: The total cost (financed through revenues from a tax on cell phone companies and certain financial transactions; general revenues cover any deficit).

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Cash maternity benefits (social insurance): Women must be in insured employment for at least four months.

Medical benefits (social insurance and social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

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

Maternity benefit (social insurance): 50% of the insured's last monthly earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended up to three weeks if there are complications resulting from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include hospitalization, inpatient and outpatient treatment, medicine, and transportation. National Social Security Fund (CNSS) hospitals and dispensaries and other participating establishments provide medical services.

Cost sharing: Maternity care and medicine are free. The insured contributes to the cost of other medical services.

The labor code requires employers to provide certain medical services.

Medical benefits (social assistance): Benefits include general and specialist medical care, hospitalization, inpatient and outpatient treatment, generic medicine, mandatory vaccinations, prostheses, appliances, laboratory and X-ray fees, transportation, and maternity care for up to 30 days after childbirth. Hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS) provide medical services.

Cost sharing: The insured contributes to the cost of medical services according to a schedule in law.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (http://www.cnss.ga), governed by a tripartite council and director general, administers the social insurance program.

National Health Insurance and Social Assistance Fund administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1935.

Current laws: 1975 (social security) and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students; and prisoners working in prison workshops.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability. The employer pays the benefit for the day of the accident.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity during rehabilitation for full-time work. The combined income from benefits and earnings must not exceed the earnings used to calculate benefits.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average earnings is paid.

The minimum permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Partial disability: The pension is the insured's average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the portion greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

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

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%, the insured can request monthly payments; otherwise the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average monthly earnings is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension ceases on remarriage.

Orphan's pension: 15% of the deceased's average monthly earnings is paid for each of the first two orphans; 10% for each subsequent orphan.

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

Dependent parent's and grandparent's settlement: A lump sum of six months of the deceased's average earnings is paid.

Survivor settlement: If there are no eligible survivors, a lump sum of six months of the deceased's average earnings is paid to the closest relative.

Funeral grant: A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to eight times the deceased's average monthly earnings.

Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (http://www.cnss.ga), governed by a tripartite council and director general, administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1975 (social security), 2000, and 2002.

Type of program: Employment-related system.

Coverage

Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

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

Government: None. (The government subsidizes family allowances for low-income families.)

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have had at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a former beneficiary.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Birth grant: The mother and child must undergo prescribed medical examinations.

School allowances: Paid to dependent primary, secondary, technical, or professional school students.

Family Allowance Benefits

Family allowances: 7,000 CFA francs a month is paid for each child.

Prenatal allowance: 13,500 CFA francs is paid in two equal parts.

Birth grant: A lump sum of 8,000 CFA francs is paid for each birth and 45,000 CFA francs for clothing and other necessities (layette) for a newborn child.

School allowances: 20,000 CFA francs a year is paid to dependent primary, secondary, technical, or professional school students.

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

Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (http://www.cnss.ga), governed by a tripartite council and director general, administers the program.

Gambia

Exchange rate: US$1.00 = 28 dalasi.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1981 (provident fund), implemented in 1982.

Current law: 1987 (pension scheme).

Type of program: Social insurance and provident fund system.

Coverage

Pension scheme: Employed persons aged 18 to 60 in quasi-government institutions and participating private companies.

Exclusions: Casual workers and self-employed persons.

Provident fund: Private-sector employees aged 18 to 60.

Exclusions: Casual workers.

Special system for civil servants covered by the 1950 Pensions Act and armed forces personnel.

Source of Funds

Insured person

Pension scheme: None.

Provident fund: 5% of basic salary.

Self-employed person

Pension scheme: Not applicable.

Provident fund: Voluntary contributions only.

Employer

Pension scheme: 15% of payroll.

Provident fund: 10% of basic salary.

Government

Pension scheme: None.

Provident fund: None.

Qualifying Conditions

Old-age pension

Old-age pension (pension scheme): Age 60 with at least 10 years of contributions.

Early pension (pension scheme): Age 45 with at least 10 years of contributions; if the insured retires before age 45 with at least five years of contributions, the pension is withheld until age 45 unless the insured is laid off.

Old-age settlement (pension scheme): Paid if the insured does not meet the qualifying conditions for an old-age pension at the pensionable age and has at least five years of contributions.

Deferred old-age settlement (pension fund): The old-age settlement may be deferred.

Old-age benefit (provident fund): Age 60; voluntarily retired with at least five years of contributions and unemployed for at least two years (age 45), six months (age 46 to 54), or three months (age 55 to 59).

Disability pension

Disability pension (pension scheme): The insured must be assessed with a disability and an incapacity for work and have at least 10 years of contributions.

A medical board assesses the disability.

Disability settlement (pension scheme): The insured must be assessed with a disability and an incapacity for work and have at least five years but less than 10 years of contributions.

Disability benefit (provident fund): The insured must be assessed with an incapacity for work as the result of a disability.

A medical board assesses the disability.

Survivor benefit

Survivor benefit (pension scheme): Paid to named survivors and eligible orphans.

Survivor benefit (provident fund): Paid to named survivors and eligible orphans if the fund member dies before retirement.

Old-Age Benefits

Old-age pension

Old-age pension (pension scheme): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum.

Early pension (pension scheme): The early pension is calculated in the same way as the old-age pension but with a reduction based on age at retirement.

Old-age settlement (pension scheme): A lump sum is paid.

Deferred old-age settlement (pension fund): The lump sum is calculated in the same way as the old-age settlement.

Old-age benefit (provident fund): A lump sum of total employer and employee contributions plus accrued interest is paid.

The full benefit is paid if the insured is voluntarily retired at age 45 with at least five years of contributions and after two years of unemployment; 70% of the benefit is

paid if aged 46 to 54 and after six months of unemployment; 85% of the benefit is paid if aged 55 or older and after three months of unemployment.

Permanent Disability Benefits

Disability pension

Disability pension (pension scheme): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill.

Disability settlement (pension scheme): A lump sum is paid.

Disability benefit (provident fund): A lump sum of total employer and employee contributions plus accrued interest is paid.

Partial disability (provident fund): A lump sum of up to 50% of the full disability benefit is paid, according to the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

Survivor Benefits

Survivor benefits

Survivor benefit (pension scheme): A lump sum of twice the deceased's annual salary is paid if the deceased was a contributing member, irrespective of the number of contributions; a lump sum is paid based on the value of the accrued pension if the deceased opted to take an early pension; the remaining balance of the pension is paid if the deceased was a pensioner.

Survivor benefit (provident fund): A lump sum of total employer and employee contributions plus accrued interest is paid.

Administrative Organization

Social Security and Housing Finance Corporation administers the pension scheme and provident fund.

Work Injury

Regulatory Framework

First law: 1940 (workmen's compensation).

Current law: 1990 (industrial injuries compensation), implemented in 1996.

Type of program: Employer-liability system.

Coverage

Employed persons in central government and public enterprises, local government authorities, and the private sector.

Exclusions: Self-employed persons, armed forces personnel, casual and household workers, and family members living in the employer's home.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dalasi.

Government: None; contributes as an employer for civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but the incapacity must last at least five consecutive days.

Temporary Disability Benefits

The monthly benefit is 60% of the insured's earnings and is paid for up to six months.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Partial disability: A reduced pension is paid (usually 60% of the difference between earnings before and after the disability began) until recovery or certification of permanent disability after 12 months.

Permanent Disability Benefits

Permanent disability pension: If the insured has a total disability, a monthly pension of 60% of the insured's earnings is paid.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Partial disability: For an assessed degree of disability of 20% or more, a reduced pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid.

Survivor Benefits

Survivor benefit: A lump sum of 120 months of the deceased's earnings is paid to survivors who were fully dependent on the insured; a reduced benefit is paid to survivors who were only partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Funeral grant: If there are no surviving dependents, burial expenses are paid up to 1,000 dalasi.

Administrative Organization

Social Security and Housing Finance Corporation and the Department of Labor enforce the law.

Injuries Compensation Fund administers the program.

Ghana

Exchange rate: US$1.00 = 1.45 cedi.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 2008 (national pensions), implemented in 2010.

Type of program: Social insurance system and mandatory occupational system.

Note: The two-pillar system is mandatory for persons who were younger than age 55 in 2010 and voluntary for those aged 55 and older in 2010.

Coverage

Employed persons.

Voluntary coverage for self-employed persons and previously insured persons who are unemployed.

Special system for armed forces personnel.

Source of Funds

Insured person: 5.5% of earnings; 18.5% of declared income for voluntary contributors.

Of the total 18.5% of earnings contributed by the insured and the employer, 2.5% finances medical benefits under Sickness and Maternity and 5% finances the mandatory occupational pension scheme.

Self-employed person: 18.5% of declared income.

Of the total 18.5% of earnings contributed, 2.5% finances medical benefits under Sickness and Maternity and 5% finances the mandatory occupational pension scheme.

Employer: 13% of payroll.

Of the total 18.5% of earnings contributed by the insured and the employer, 2.5% finances medical benefits under Sickness and Maternity and 5% finances the mandatory occupational pension scheme.

Government: None.

Qualifying Conditions

Old-age pension

Social insurance: Age 60 (age 55 for employees working under hazardous conditions) with at least 180 months of contributions.

Early pension: Age 55 with at least 180 months of contributions.

Old-age pensions are not payable abroad.

Old-age grant: Paid to insured persons at the normal retirement age with less than 180 months of contributions.

Mandatory occupational pension: Age 60.

Early pension: Age 50 and unemployed or self-employed; any age if permanently emigrating or retired before age 50 according to the terms and conditions of employment.

Disability pension

Social insurance: Paid if the insured is assessed with a permanent disability and incapacity for any gainful employment with at least 12 months of contributions in the last 36 months. The disability must be assessed by a qualified and recognized medical officer and certified by a regional medical board.

Disability pensions are not payable abroad.

Disability grant: Paid if the insured does not meet the qualifying conditions for the disability pension under the social insurance scheme.

Mandatory occupational pension: Paid if the insured retires or leaves the workforce as a result of a total or permanent disability.

Survivor grant

Social insurance: Paid if the insured dies before retirement or was younger than age 75.

Eligible survivors are dependents named by the deceased.

Survivor grants are not payable abroad.

Mandatory occupational pension: Paid if the insured dies before retirement.

Eligible survivors are named by the deceased; if there are no named beneficiaries, eligible survivors are persons specified in the rules of the scheme.

Old-Age Benefits

Old-age pension

Social insurance: The pension is 37.5% of the insured's average annual earnings in the three best years of earnings. The pension is increased by 0.9% of the average earnings for each 12-month period or 0.075% of average earnings for each month of contributions exceeding 180 months.

The minimum monthly pension is 45.06 cedi.

Early pension: From 60% (age 55) to 90% (age 59) of the full pension is paid.

Benefit adjustment: Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

Old-age grant: A lump sum of the value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

Mandatory occupational pension: A lump sum of the value of total contributions plus interest is paid.

Early pension: A lump sum of the value of total contributions plus interest is paid.

Permanent Disability Benefits

Disability pension

Social insurance: The minimum pension is 37.5% of the insured's average annual earnings in the three best years of earnings. The pension is increased by 0.9% of average earnings for each 12-month period or by 0.075% of average earnings for each month of contributions exceeding 180 months.

Benefit adjustment: Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

Disability grant: A lump sum of the value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

Mandatory occupational pension: A lump sum of the value of total contributions plus interest is paid.

Survivor Benefits

Survivor benefit

Social insurance: If the insured was a pensioner at the time of death, the benefit is a lump sum of the present value of the pension that would have been paid from the insured's death until age 75. If the insured was not a pensioner, a lump sum of the present value of 15 years of pension is paid.

The present value of the pension is calculated using the prevailing monthly Treasury bill interest rate or 10%, whichever is lower.

Benefit adjustment: Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

Mandatory occupational pension: A lump sum of the total value of contributions plus interest is paid.

Administrative Organization

National Pensions Regulatory Authority (http://npra.gov.gh/site/) provides general supervision.

Social Security and National Insurance Trust (http://www.ssnit.com) administers the social insurance scheme through a tripartite management board.

Private trustees approved by the National Pensions Regulatory Authority, with the assistance of registered pension fund managers and custodians, administer the mandatory occupational pensions scheme.

Sickness and Maternity

Regulatory Framework

First and current law: 2003 (health insurance), implemented in 2004.

Type of program: Social insurance system. Medical benefits only.

Coverage

All citizens of Ghana.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors (formal-sector employees); a flat-rate contribution of 7.20 to 48 cedi a month (informal-sector employees), based on a means test.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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

Government: The cost of benefits for the aged, the needy, and children up to age 18 if both parents have paid the annual contribution.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Must reside in Ghana.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: No statutory benefits are provided.

Workers' Medical Benefits

Medical benefits are provided under the National Health Insurance program.

Dependents' Medical Benefits

Medical benefits are provided under the National Health Insurance program.

Administrative Organization

Social Security and National Insurance Trust (http://www.ssnit.com) collects the contributions and transfers them to the National Health Insurance program.

Work Injury

Regulatory Framework

First law: 1940.

Current law: 1987 (workmen's compensation).

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Armed forces personnel, self-employed persons, casual workers, employers' family members, and agricultural employees working in enterprises with fewer than five workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: The insured must have at least six months of coverage.

Temporary Disability Benefits

The benefit is the difference between the insured's earnings before the disability began and the actual or potential earnings after the disability began. The benefit is paid after a five-day waiting period for up to 24 months; may be extended up to six months by the Chief Labor Officer.

The benefit may be paid periodically or as a lump sum or by a combination of these methods, depending on the estimated duration of the disability.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 96 months of the insured's earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the total disability benefit is paid.

Partial disability: A percentage of the full lump sum is paid according to the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care and the cost of medicine and appliances up to specified amounts.

Survivor Benefits

Survivor benefit: A lump sum of 60 months of the insured's earnings at the time of the work injury is paid to the insured's dependents at the court's discretion; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no dependents, the employer pays the entire cost of the funeral; if there are dependents, the employer pays for the funeral, up to a maximum.

Administrative Organization

Ministry of Ministry of Employment and Social Welfare (http://www.ghana.gov.gh) enforces the law.

Employers may insure against liability with private insurance companies.

Guinea

Exchange rate: US$1.00 = 6,078 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students at technical schools.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Self-employed person: Not applicable.

Employer: 10% of covered payroll.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 55, 60, or 65, depending on the profession, (age 50 if unable to work) with at least 15 years of contributions. Employment must cease.

Early pension: Age 50.

Old-age allowance: Age 55, 60, or 65, depending on the profession, with at least 12 months of coverage but not eligible for the old-age pension.

Old-age benefits are not payable abroad.

Disability pension: The insured must be assessed with at least a 66.7% loss of working or earning capacity and have at least five years of contributions (the contribution qualifying condition is waived for currently employed workers if the disability is the result of an accident).

Disability pensioners are not eligible for the early old-age pension.

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

The disability pension is not payable abroad.

Survivor pension: Paid if the deceased was a pensioner or in covered employment with at least 15 years of coverage at the time of death.

Eligible survivors are widow(er)s who were married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Funeral grant: Paid to an eligible survivor. If there is no eligible widow(er), the grant is paid to the person responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is 2% of the insured's average earnings in the last 10 years multiplied by the number of years of contributions (some periods of disability are credited), up to 30 years.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Early pension: The pension is reduced by 5% to 10% for each year that the pension is received before age 55.

Pensions are paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

Old-age allowance: A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: If the insured is assessed with a total disability, 100% of the insured's average annual earnings is paid.

Partial disability: 40% of the insured's average annual earnings is paid if the insured is able to partially perform any suitable work.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Constant-attendance supplement: 20% of the disability pension is paid.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was entitled to receive is paid to a widow(er). If there is more than one widow, the pension is split equally.

The pension ceases on remarriage or cohabitation.

Orphan's pension: 10% of the pension the deceased received or was entitled to receive is paid to each eligible orphan; 20% to each full orphan. Full orphans also receive the survivor pension.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system.

Funeral grant: A lump sum of 90 days of the deceased's daily wage is paid, up to three times the deceased's monthly earnings used to calculate contributions.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

National Social Security Fund (http://www.cnss.org.gn), managed by an administrative council, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 2.5% of covered earnings for sickness benefits only. Cash maternity benefits are financed under Family Allowances.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Self-employed person: Not applicable.

Employer: 4% of covered payroll for sickness benefits only. Cash maternity benefits are financed under Family Allowances.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

Cash maternity benefits: The woman must be in insured employment.

Sickness and Maternity Benefits

Sickness benefit: 100% of the insured's average earnings in the three months before the leave begins is paid (the labor code requires the employer to pay 50% of the cost) after an eight-day waiting period for up to 13 weeks. The benefit may be extended to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months (the labor code requires the employer to pay full wages during the waiting period).

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

Maternity benefit: 100% of the insured's average earnings in the three months before the leave begins is paid (the labor code requires the employer to pay 50% of the cost) for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Workers' Medical Benefits

Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical service benefits. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Eligible dependents are the spouse and children younger than age 17 (age 21 if a student or disabled).

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

National Social Security Fund (http://www.cnss.org.gn), managed by an administrative council, administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students at technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is 50% of the insured's average daily wage in the month before the disability began for the first 28 days; thereafter, 66.7% of the average daily wage. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Benefits are paid monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 70% of the insured's average earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Partial disability: If the assessed degree of disability is 15% or above, a percentage of the full pension is paid according to the assessed degree of disability; from 1% to 14%, a lump sum is paid.

Pensions are paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 2010.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, prostheses, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average earnings in the last 12 months before the disability began is paid to the widow(er). The surviving spouse must have been married to the deceased for at least one year before the disability began. If there is more than one eligible widow, the pension is split equally.

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

Remarriage settlement: A lump sum of three years of pension is paid.

Orphan's pension: 15% of the deceased's average earnings in the last 12 months before the disability began is paid to each of the first two orphans younger than age 17 (age 21 if a student); 10% to subsequent orphans; 20% to each full orphan.

Dependent relative's pension: 10% of the deceased's average earnings in the last 12 months before the disability began is paid to each surviving dependent relative, up to 20%.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the 12 months before the disability began.

Pensions are paid quarterly.

Funeral grant: Funeral costs are reimbursed up to 1/4 of the minimum monthly earnings used to calculate benefits.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

National Social Security Fund (http://www.cnss.org.gn), managed by an administrative council, administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural and household workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered payroll.

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

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 17. The parent must have at least three months of insured employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

Family Allowance Benefits

Family allowances: 1,500 francs a month is paid for each child, up to 10 children.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

National Social Security Fund (http://www.cnss.org.gn), managed by an administrative council, administers the program.

Kenya

Exchange rate: US$1.00 = 80.90 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1965 (social security fund).

Type of program: Provident fund system.

Coverage

Employed persons, traders, self-employed persons, and some workers in the informal sector, including farmers.

Voluntary coverage is available.

Exclusions: Certain casual workers.

Special pension system for public-sector employees.

Source of Funds

Insured person: 5% of monthly earnings. Voluntary contributors pay at least 100 shillings a month.

The maximum earnings used to calculate contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

Self-employed person: 5% of monthly earnings.

Employer: 5% of monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 and retired from insured employment.

Drawdown payment: The benefit is paid if the insured has contributed for at least three years and leaves insured employment or emigrates permanently.

Disability benefit: The insured must be assessed with a total incapacity for performing any work.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Survivor benefit: Paid if the insured dies before retirement.

Eligible survivors are the spouse and orphans; if there is no surviving spouse or child, the benefit is paid to other dependent relatives.

Funeral grant: The deceased must have contributed for at least three months. The grant is paid to a dependent named by the deceased.

Old-Age Benefits

Old-age benefit: A lump sum of the total employee and employer contributions plus interest is paid.

Drawdown payment: The maximum lump sum is the total employee and 50% of the employer contributions plus interest.

Permanent Disability Benefits

Disability benefit: A lump sum of the total employee and employer contributions plus interest is paid.

Survivor Benefits

Survivor benefit: A lump sum of the total employee and employer contributions plus interest is paid.

Funeral grant: 2,500 shillings is paid.

Administrative Organization

Ministry of Labour (http://www.labour.go.ke) provides general supervision through a board of trustees.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1966 (hospital insurance).

Current law: 1998 (hospital insurance).

Type of program: Social insurance system. Medical benefits only.

Coverage

Employed persons earning at least 1,000 shillings a month, including public-sector employees and self-employed persons; the dependents of insured persons.

Voluntary coverage for persons earning less than 1,000 shillings a month.

Source of Funds

Insured person: From 30 shillings to 320 shillings a month. Voluntary contributors pay a flat rate of 160 shillings a month.

Self-employed person: From 30 shillings to 320 shillings a month. Voluntary contributors pay a flat rate of 160 shillings a month.

Employer: None.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: There is no qualifying period; voluntary contributors must have at least 60 days of coverage for medical benefits and at least six months of coverage for maternity care.

Sickness and Maternity Benefits

Sickness and maternity benefits: No statutory benefits are provided.

The 1976 Employment Act requires employers to pay 100% of earnings for up to two months; some employers negotiate with trade unions to pay 100% of earnings for one, three, or six months, then 50% of earnings for a period of equal duration.

The 1976 Employment Act requires employers to pay 100% of earnings for up to two months of maternity leave. Employers also provide some obstetric benefits.

Accredited government and certain private and faith-based hospitals provide comprehensive maternity care to members of the National Health Insurance Fund and their dependents.

Workers' Medical Benefits

Free care is provided in government hospitals for certain illnesses, including tuberculosis, sexually transmitted diseases, and AIDS.

The maximum duration of benefits is 180 days a year; may be extended in the case of exceptional hardship.

Free inpatient treatment in government hospitals is provided to employed persons who are not covered by health insurance but who contribute to the National Social Security Fund.

Cost sharing: A refund of expenses for inpatient hospital and medical treatment for insured persons and their dependents up to 396,000 shillings a year, according to a schedule in law. The amount of the refund varies according to three categories of hospitals accredited by the National Health Insurance Fund. Government hospitals provide free comprehensive inpatient care. Certain private and faith-based hospitals may charge a co-payment of up to 15,000 shillings for treatment requiring surgery. All other private hospitals may charge unlimited co-payments.

Medical services provided abroad are reimbursed at 750 shillings a day.

Government employees receive subsidized care at government facilities.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Health provides general supervision through a board of directors.

National Hospital Insurance Fund (http://www.nhif.or.ke/healthinsurance) administers the program.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1974 (workmen's compensation), 2007 (work injury), and 2007 (employment).

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Public- and private-sector employees.

Exclusions: Nonmanual employees earning more than 4,000 shillings a month, self-employed persons, casual workers, and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or insurance premiums.

Government: None; the cost of benefits for government employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 50% of the insured's earnings, up to 540 shillings. The benefit is paid after a three-day waiting period; if the incapacity lasts for more than three days, the benefit is paid retroactively.

The maximum total temporary disability benefit is 240,000 shillings.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of 60 months of the insured's earnings is paid for a permanent partial disability, up to 240,000 shillings.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

Survivor Benefits

Survivor benefit: A lump sum of 60 months of the deceased's earnings is paid to survivors who were fully dependent on the deceased; if there are no fully dependent survivors, a reduced benefit is paid to survivors who were partially dependent.

The minimum benefit is 35,000 shillings.

The maximum benefit is 240,000 shillings.

Funeral grant: A lump sum of the cost of the funeral is paid to dependents; the employer pays 2,000 shillings if there are no dependents.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

Administrative Organization

Ministry of Labour and Human Resource Development (http://www.labour.go.ke) enforces the law, approves settlements, and pays benefits.

Employers may insure against liability with private insurance companies.

Liberia

Exchange rate: US$1.00 = 49 Liberian dollars (L$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1972.

Current law: 1988.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance

Public-sector employees and employees of firms with five or more workers.

Voluntary coverage for self-employed persons and others not compulsorily covered.

Exclusions: Casual workers, family labor, household workers, armed forces personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

Social assistance

Needy elderly, disabled, or unemployed persons.

Source of Funds

Insured person

Social insurance: 3% of earnings.

Social assistance: None.

Self-employed person

Social insurance: Voluntary contributions only.

Social assistance: None.

Employer

Social insurance: 3% of payroll.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension: Age 60 (up to 65) with at least 100 months of contributions.

Employment must cease.

Old-age settlement: Paid if the insured does not meet the qualifying conditions for the old-age pension at the pensionable age but has at least 12 months of contributions.

Old-age assistance: Paid to needy elderly persons who do not meet the qualifying conditions for social insurance old-age benefits; may also be paid to certain unemployed workers.

Disability pension: The insured must be assessed with a permanent incapacity for work and have contributions in at least 66.7% of the months since coverage began, with at least 50 months of contributions in the 60 months before the disability began.

Disability settlement: Paid if the insured does not meet the qualifying conditions for the disability pension but has at least 12 months of contributions.

Disability assistance: Paid to needy workers with disabilities who do not meet the qualifying conditions for social insurance disability benefits.

Survivor pension: The deceased was a pensioner or had at least 50 months of contributions in the 60 months before death.

Old-Age Benefits

Old-age pension: 25% of the insured's average monthly earnings plus 1% of average monthly earnings for each 10-month period of contributions exceeding 100 months is paid.

Old-age settlement: A lump sum equal to employee contributions plus accrued interest is paid.

Permanent Disability Benefits

Disability pension: 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for each 10-month period of contributions exceeding 50 months is paid.

Disability settlement: A lump sum equal to employee contributions plus accrued interest is paid.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a dependent widow(er).

The maximum survivor pension is 100% of the old-age or disability pension (whichever is greater).

Orphan's pension: 10% of the insured's pension is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% to each full orphan.

All orphans' pensions combined must not exceed 50% of the deceased's pension (100% for full orphans).

Administrative Organization

National Social Security and Welfare Corporation (http://nasscorp.org.lr), managed by a tripartite board of directors, administers the program.

Work Injury

Regulatory Framework

First law: 1943 (workmen's compensation), implemented in 1949.

Current law: 1980 (employment injury).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Casual workers, family labor, household workers, armed forces personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

Source of Funds

Insured person: None.

Self-employed person: The average contribution is 1.75% of declared earnings.

Employer: The average contribution is 1.75% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

65% of the insured's average monthly earnings is paid after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability. The benefit is paid for up to one year.

The minimum benefit is L$50 or 100% of the insured's average monthly earnings (whichever is lower).

Permanent Disability Benefits

If the insured is assessed with a total disability, 65% of the insured's average monthly earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the disability pension is paid.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability, according to a schedule in law.

A medical board assesses the degree of disability.

The minimum benefit is L$50 or 100% of the insured's average monthly earnings (whichever is lower).

Workers' Medical Benefits

Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

Survivor Benefits

Survivor pension: 20% of the insured's average earnings is paid to a dependent widow or a dependent, disabled widower.

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

Orphan's pension: 6% of the insured's average earnings is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 12% to each full orphan.

All orphans' pensions combined must not exceed 30% of the deceased's earnings; 60% for full orphans.

Dependent parent's and grandparent's pension (if there are no other eligible survivors): The pension is 20% of the insured's average earnings. The pension is split equally if there is more than one eligible survivor.

Funeral grant: The cost of the burial is paid, up to L$500.

Administrative Organization

National Social Security and Welfare Corporation (http://nasscorp.org.lr), managed by a tripartite board of directors, administers the program.

Libya

Exchange rate: US$1.00 = 1.25 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security), implemented in 1981; 1987 (disability); and 1998 (social security fund).

Type of program: Social insurance system.

Note: Information dates from 2003.

Coverage

All persons residing in Libya.

Special system for armed forces personnel.

Source of Funds

Insured person: 3.75% of covered earnings.

The insured person's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Self-employed person: 15.175% of declared income.

The self-employed person's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Employer: 10.5% of covered payroll; employers of foreign companies contribute 11.25%.

The employer's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Government: 0.75% of covered earnings; annual subsidies and the cost of income-tested benefits.

Government contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men), age 60 (women), age 62 (civil servants), and age 60 (workers in hazardous or unhealthy occupations), with 20 years of contributions for a full pension.

Employment must cease.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

Disability pension: The insured must be assessed with at least an 80% loss of earning capacity.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Paid if the insured receives a total disability pension and requires the constant attendance of others to perform daily functions.

Benefits are not payable abroad.

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

Eligible survivors are the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% for each year exceeding 20 years.

The minimum pension is 80% of the national minimum wage.

The legal national minimum wage is 250 dinars.

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

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Permanent Disability Benefits

Disability pension: For an assessed degree of disability of at least 60%, the pension is 50% of the old-age pension plus 0.5% of the old-age pension for each of the first 20 years of contributions and 2% for each year exceeding 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

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

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Survivor Benefits

Survivor pension: The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the insured's pension is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is

paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors are the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Funeral grant: A lump sum of 50 dinars is paid.

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision is provided by a national social security committee.

Local supervision is provided by municipal committees.

Sickness and Maternity

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security), implemented in 1981; and 1998 (social care fund).

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: All employed persons are covered for cash benefits.

Social insurance program: Self-employed persons are covered for cash benefits, and employed and self-employed persons are covered for specified medical benefits.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.5% of covered earnings.

Self-employed person

Cash benefits: 1.5% of declared income.

Medical benefits: 3.5% declared of income.

Employer

Cash benefits: The total cost of maternity benefits.

Medical benefits: 2.45% of covered payroll.

Government

Cash benefits: 0.75% of covered earnings for self-employed persons.

Medical benefits: 5% of covered earnings.

Qualifying Conditions

Cash sickness benefits: The insured must have at least six weeks of contributions in the last three months.

Cash maternity benefits: The insured must have at least six months of coverage before the expected date of childbirth or four months of contributions in the last six months.

Medical benefits: The insured must receive sickness benefits, maternity benefits, or a pension. Dependents are entitled to the same benefits as the insured.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings is paid for up to a year.

Maternity benefit: 100% of the insured's earnings is paid for up to three months.

Pregnancy benefit: 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

Birth grant: A lump sum of 25 dinars is paid for each birth.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

Ministry for Social Security facilities provide medical services directly to patients.

Dependents' Medical Benefits

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

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision is provided by a national social security committee.

Local supervision is provided by municipal committees.

Work Injury

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security), implemented in 1981; and 1998 (social care fund).

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: All employed persons are covered for cash benefits.

Social insurance program: Self-employed persons are covered for cash benefits, and employed and self-employed persons are covered for specified medical benefits.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Self-employed person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Employer: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Government: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's earnings is paid for up to a year.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% of average earnings for each year of contributions exceeding 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's average earnings.

The maximum pension is 100% of the insured's average earnings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the pension is paid.

Partial disability: For an assessed degree of disability of 30% to 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of 5% to 29%, a lump sum is paid.

Workers' Medical Benefits

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: The benefit is calculated using the number of family members and their relationship to the deceased. 30% to 75% of the insured's pension is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors are the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Funeral grant: A lump sum of 50 dinars is paid.

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision is provided by a national social security committee.

Local supervision is provided by municipal committees.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings for up to six months.

Family Allowances

Regulatory Framework

Some family benefits are provided under the 1998 Social Care Fund legislation.

Madagascar

Exchange rate: US$1.00 = 2,010.61 ariary.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1969 (social insurance) and 1994 (social protection).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: 1% of covered earnings; a flat rate of 400 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

Self-employed person: Not applicable.

Employer: 9.5% of covered payroll; a flat rate of 800 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women and merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited) including 28 quarters of contributions in the last 10 calendar years. Employment must cease.

Partial pension: A proportionately reduced pension is paid if the insured has less than 28 quarters of contributions in the last 10 calendar years but has at least 100 quarters (men) or 80 quarters (women) of total coverage.

The insured may continue to work up to five years after the legal retirement age to meet the contribution qualifying conditions.

The pension is payable abroad.

Solidarity allowance: Paid to insured persons who do not meet the qualifying conditions for the full or partial old-age pension at age 60 (men) or age 55 (women). The insured must have had at least 15 quarters of employment between January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969. Employment must cease.

The allowance is payable abroad.

Disability pension: Age 55 (men) or age 50 (women and merchant seamen) with at least a 60% loss of working capacity and with at least 10 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

The pension is payable abroad.

Survivor pension: The deceased was a pensioner or was at least age 55 (men) or age 50 (women) and met the contribution qualifying conditions for the old-age pension at the time of death.

Eligible survivors are the spouse and children younger than age 15 (age 22 if a student or disabled).

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

The pension is payable abroad.

Old-Age Benefits

Old-age pension: The pension is 30% of the legal monthly minimum wage plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years plus 1% of the insured's earnings for each year of contributions exceeding 10 years.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women).

Special supplement: A supplement of 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal for long service at work.

The minimum pension is 60% of the legal monthly minimum wage including supplements.

The maximum pension is 40% of the maximum earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years (if supplements are paid).

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage. (The last adjustment to the legal minimum wage was made in 2011.)

Refund of contributions: A lump sum of total contributions plus 2% annual interest per year is paid to an insured person with at least four contribution quarters who does not meet the requirements for the pension. The amount of the refund must not be less than 20,000 ariary.

Solidarity allowance: The annual allowance is 30% of 12 times the legal monthly minimum wage plus 10% of the insured's average annual earnings in the last five calendar years plus 1% of the insured's earnings for each four-quarter period of contributions.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

The allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage. (The last adjustment to the legal minimum wage was made in 2011.)

Permanent Disability Benefits

Disability pension: The pension is 80% of the old-age pension that would have been paid if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women).

Special supplement: A supplement of 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal for long service at work.

The minimum pension is 60% of the legal monthly minimum wage, including supplements.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

If the insured is no longer capable of work and is eligible for both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2011.)

Refund of contributions: A lump sum of total contributions plus 2% annual interest per year is paid to an insured person with at least four contribution quarters who does not meet the requirements for the pension. The amount of the refund must not be less than 20,000 ariary.

Survivor Benefits

Survivor pension: 30% of the pension the insured received or would have been entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving a pension.

Pensions are paid quarterly.

Orphan's pension: 15% of the pension the insured received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the pension the deceased received or would have been entitled to receive.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2011.)

Administrative Organization

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (http://www.cnaps.mg) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits) and 1994 (social protection).

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

Coverage

Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons; casual agricultural workers working less than three months a year.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

Cash maternity benefits: The insured must have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month.

Sickness and Maternity Benefits

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

Maternity benefit: 50% of the insured's last wage is paid for six weeks before and eight weeks after (up to 11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth. The benefit is paid in two equal amounts (three if there are complications).

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

If the insured is ineligible for maternity benefits, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

Workers' Medical Benefits

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 ariary. (The labor code requires employers to provide certain medical services to employees.)

Dependents' Medical Benefits

Some maternity and child health and welfare services are provided under Family Allowances. (The labor code requires employers to provide certain medical services to employees' dependents.)

Administrative Organization

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (http://www.cnaps.mg) administers the program.

Work Injury

Regulatory Framework

First law: 1925.

Current laws: 1963 (work injury) and 1994 (social protection).

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: 1.25% of covered payroll; 1% for salaried casual agricultural workers; a lump-sum monthly contribution of 385 ariary for full-time household workers; 1% of annual covered earnings for cooperative members; a flat-rate annual contribution of 40 ariary for each apprentice and each private technical school student; 1.5% of annual base earnings of 4,000 ariary per cultivated hectare for tobacco growers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

Contributions are paid quarterly. Students, cooperative members, and tobacco growers pay contributions annually.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is 66.7% of the insured's daily average earnings in the last 30 days before the disability began. The benefit is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted according to the growth in wages.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's monthly aver-

age earnings in the 12 months before the disability began is paid.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

Only 33% of earnings exceeding four times the legal monthly minimum wage is used to calculate benefits. The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid. The supplement must not be less than the legal monthly minimum wage.

Partial disability: If the assessed degree of disability is 10% or more, the pension is the insured's average earnings in the 12 months before the disability began multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability greater than 50%.

If the assessed degree of disability is greater than 10%, the minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly; if the assessed degree of disability is less than 10%, the pension is paid as a lump sum.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2011.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's monthly average earnings in the 12 months before the disability began is paid to a widow(er).

Orphan's pension: 15% of the deceased's monthly average earnings in the 12 months before the disability began is paid for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's average earnings is paid for each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

For earnings exceeding four times the legal monthly minimum wage, only 33.3% of these earnings are used to calculate benefits.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

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

Pensions are paid quarterly.

Funeral grant: A lump sum of 20,000 ariary is paid.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2011.)

Administrative Organization

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (http://www.cnaps.mg) administers the program.

Family Allowances

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits) and 1994 (social protection).

Type of program: Employment-related system.

Coverage

Employed persons.

The insured must reside in Madagascar or France.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of covered payroll; a flat rate 692 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

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

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter caring for children, or disabled). The parent must be a widow(er) of a beneficiary or have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month (nonagricultural sector) or with at least 18 days or 144 hours of work a month (agricultural sector).

Prenatal allowance: The insured woman must undergo prescribed medical examinations before childbirth.

Birth grant: The insured woman must undergo prescribed medical examinations after childbirth.

Family Allowance Benefits

Family allowances: 2,000 ariary a month is paid for each child.

Prenatal allowance: A lump sum of 18,000 ariary is paid.

Birth grant: 24,000 ariary is paid for each live birth. The grant is paid in two installments. The allowance is reduced by 50% if the mother did not undergo the prescribed medical examinations or report a medical examination to the National Social Insurance Fund within a month of the examination.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 2003.)

Administrative Organization

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (http://www.cnaps.mg) administers the program.

Malawi

Exchange rate: US$1.00 = 151 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

In March 2011, a pension law established a mandatory old-age pension system based on individual accounts for private-sector workers earning above a minimum salary threshold. The law has yet to be implemented.

Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Government health centers and hospitals provide some free medical services to the population.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1990 and 2000.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, self-employed persons, family workers, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost; provides benefits directly or pays insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's earnings is paid, according to a schedule in law. The benefit is paid after a three-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 54 months of the insured's earnings is paid.

Partial disability: A percentage of the full benefit is paid depending on the assessed degree of disability, according to a schedule in law.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a variable lump sum is paid depending on individual circumstances.

Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; mechanical aids; and transportation.

Survivor Benefits

Survivor benefit: The benefit is a lump sum of 42 months of the deceased's monthly earnings minus any disability benefit paid before the date of death.

Eligible dependents are members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no surviving dependents, the cost of the burial is paid by the employer.

Administrative Organization

Ministry of Labor enforces the law.

Employers may insure work injury liability with private insurance companies.

Mali

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: 3.6% of gross earnings.

The minimum earnings used to calculate contributions are the legal minimum wage.

The monthly legal minimum wage is 28,460 CFA francs.

Self-employed person: 9% of wage class earnings, according to five wage classes.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 5.4% of gross payroll.

The minimum earnings used to calculate contributions are the legal minimum wage.

The monthly legal minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured. Employment must cease.

Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured. Employment must cease.

Old-age allowance: Age 53 with at least six years of coverage; age 60 with at least 10 years of coverage if voluntarily insured.

The pension is payable abroad only under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

Disability pension: The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

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

Eligible survivors are a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance: Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

Old-Age Benefits

Old-age pension: The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

The minimum earnings used to calculate benefits are twice the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 58; age 60 if voluntarily insured.

The pension is paid quarterly.

Old-age allowance: 52% of the legal minimum wage is paid each month; 30% of the earnings used to calculate contributions for the voluntarily insured.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Permanent Disability Benefits

The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding

120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. Each year remaining from the time the disability occurs up to age 53 is credited as a six-month coverage period.

The minimum earnings used to calculate benefits are twice the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was eligible to receive is paid to the widow(er) of a deceased pensioner. If there is more than one widow, the pension is split equally.

Orphan's pension: Each dependent orphan receives 10% of the pension the deceased received or was eligible to receive.

The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances).

The total orphan's pension must not exceed 50% of the pension the deceased received or was eligible to receive.

Survivor allowance: A lump sum of one month of the deceased's old-age pension (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons (http://www.mdeveloppementsocial.gov.ml) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension for pensioners.

Self-employed person: 6.56% of wage class earnings, according to five wage classes.

The self-employed person's contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances.

The minimum earnings used to calculate voluntary contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate voluntary contributions are 1,000,000 CFA francs a quarter.

Employer: 3.5% of gross payroll.

The employer's contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The mother must reside in Mali and have at least nine consecutive months of insured employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of insured employment.

Birth leave: Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

Medical benefits: Must be in insured employment or voluntarily insured.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (Employers are required to provide paid sick leave for employees.)

Maternity benefit: 100% of the employed mother's last earnings is paid six weeks before and eight weeks after (11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth.

Birth leave: 100% of the father's last earnings is paid for any three days in the first 15 days after childbirth.

Workers' Medical Benefits

The joint interemployer medical services program, operated by the National Social Insurance Institute, provides medical care and some health and welfare services.

Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.

Dependents' Medical Benefits

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

Eligible dependents are the spouse and dependent children of the insured.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons (http://www.mdeveloppementsocial.gov.ml) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, apprentices, students at technical schools, managers of companies under certain conditions, and prisoners working in prison workshops.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions of 1% to 4% of gross earnings, according to the assessed degree of risk.

The minimum earnings used to calculate voluntary contributions are the legal minimum wage.

The maximum earnings used to calculate voluntary contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employer: 1% to 4% of gross payroll, according to the assessed degree of risk.

The minimum earnings used to calculate voluntary contributions are the legal minimum wage.

The maximum earnings used to calculate voluntary contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's last earnings is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The minimum earnings used to calculate benefits are the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Benefit adjustment: Benefits may be adjusted according to changes in the average salary and the legal minimum wage after two months of payment.

Permanent Disability Benefits

If the insured is assessed with a total disability, 100% of the insured's average earnings in the year before the disability began is paid.

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

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Partial disability: The pension is the insured's average earnings in the year before the disability began multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33.3% of earnings over 10 times the legal minimum wage are taken into account to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for five years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's average earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

Remarriage settlement: The widow(er)'s pension ceases on remarriage, and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

Orphan's pension: 15% of the deceased's average earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.)

Dependent parent's and grandparent's pension: 10% of the deceased's average earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33% of earnings over 10 times the legal minimum wage are used to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began.

Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 341,520 CFA francs.

Benefit adjustment: Benefits are adjusted for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons (http://www.mdeveloppementsocial.gov.ml) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: A voluntary contribution of 8% of wage class earnings, according to five wage classes.

The above contributions also finance maternity cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 8% of gross payroll.

The above contributions also finance maternity cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent must have at least nine consecutive months of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of covered employment for a voluntarily insured parent.

The benefit is also paid to social insurance pensioners and to the widow(er) of an insured person.

The benefit is payable abroad only under reciprocal agreement.

Prenatal allowance: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are not eligible.)

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month is paid for each child.

Prenatal allowance: 8,235 CFA francs is paid in three installments: 1,830 CFA francs, 3,660 CFA francs, and 2,745 CFA francs.

Birth grant: 10,980 CFA francs is paid for each birth in three installments: 50% of the total grant at birth, 25% of the grant when the child is age 6 months, and 25% when the child is age 1.

Marriage allowance: A lump sum of 9,155 CFA francs is paid.

Benefit adjustment: Benefits were last adjusted in 2003.

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons (http://www.mdeveloppementsocial.gov.ml) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

Mauritania

Exchange rate: US$1.00 = 290 ouguiyas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 1% of covered earnings.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Self-employed person: Not applicable.

Employer: 2% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years (including contributions made under the previous program). The pensionable age is reduced by five years if the insured is prematurely aged. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Paid at age 60 (men) or age 55 (women) if the insured does not meet the qualifying conditions for a pension.

Disability pension: Paid if the insured is assessed with at least a 66.7% permanent loss of earning capacity and has at least five years of coverage, including at least six months of contributions in the last 12 months. There is no qualifying period if the disability is the result of a nonoccupational accident.

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

Survivor pension: Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had at least 180 months of coverage at the time of death.

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

Eligible survivors are a widow aged 50 or older or disabled, a dependent, disabled widower, and children younger than age 14 (age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is 20% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.33% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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

The highest regional minimum wage is 21,000 ouguiyas.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

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

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Permanent Disability Benefits

Disability pension: The pension is 20% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.33% of average monthly earnings for each 12-month period of coverage beyond 180 months, up to 80%. For each year that a claim is made before the normal retirement age, the insured is credited with a six-month coverage period.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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

The highest regional minimum wage is 21,000 ouguiyas.

Constant-attendance supplement: 50% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

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

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

Survivor settlement: A lump sum of one month of the deceased's pension for each six-month period of coverage is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under the labor code and their dependents.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

The employer contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 12 months of coverage and 54 days or 360 hours of employment in the last three months.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's average daily earnings in the three months before work ceased is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Workers' Medical Benefits

Employers provide medical services for employees through the employer's medical service program or through an interemployer medical service program for firms with fewer than 750 workers.

Dependents' Medical Benefits

Employers provide medical services for employees' dependents through the employer's medical service program or through an interemployer medical service program for firms with fewer than 750 workers.

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

Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered monthly payroll; 2.5% of gross monthly payroll if the employer provides medical care and temporary disability benefits.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's average daily earnings is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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

Partial disability: 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 of three years of pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in October 1975.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, doctor's home visits, medicine, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability.

Orphan's pension: 10% of the deceased's average monthly earnings is paid to each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% to each full orphan.

Orphans are also entitled to benefits under Family Allowances.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings is paid to each dependent parent and grandparent.

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

Funeral grant: A lump sum of 30 days of the deceased's earnings is paid.

Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

Family Allowances

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days a month or be the widow of a beneficiary.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Birth grant: The mother and child must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month is paid for each child.

Prenatal allowance: 240 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

Birth grant: A lump sum of 2,880 ouguiyas is paid for each of the first three births.

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

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

Mauritius

Exchange rate: US$1.00 = 30.30 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1950.

Current law: 1976 (national pensions).

Type of program: Universal and social insurance system.

Coverage

Basic pension (universal): All persons residing in Mauritius.

Earnings-related pension (social insurance): All citizens of Mauritius older than age 18 and working in the private sector; noncitizens with valid work permits who have resided in Mauritius for at least two years.

Voluntary coverage under the earnings-related program for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of parastatals.

Source of Funds

Insured person

Basic pension (universal): None.

Earnings-related pension (social insurance): 3% of earnings. Voluntarily monthly contributions of 105 rupees to 640 rupees for nonemployed persons.

The minimum monthly earnings used to calculate contributions are 1,750 rupees; 1,100 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 11,470 rupees.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): Voluntary monthly contributions of 105 rupees to 640 rupees.

Employer

Basic pension (universal): None.

Earnings-related pension (social insurance): 6% of covered payroll; 10.5% for millers and large employers in the sugar industry.

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are 1,750 rupees; 1,100 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 11,470 rupees.

Government

Basic pension (universal): The total cost.

Earnings-related pension (social insurance): Any deficit.

Qualifying Conditions

Old-age pension

Basic old-age pension (universal): Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided in the country for at least 15 years since age 40, including the three years immediately before the claim is made. Retirement is not necessary.

The basic old-age pension is payable abroad only under reciprocal agreement.

Caregiver's allowance (universal): Paid to beneficiaries of the basic old-age pension who are assessed with at least a 60% disability and require the constant attendance of others to perform daily functions.

Inmate allowance (universal): Paid to individuals confined to government-subsidized institutions, provided they would have been entitled to a basic old-age pension before their admission to the institution.

Earnings-related pension (social insurance): Age 60 (rising gradually to age 65 by 2018) and insured. There is no minimum qualifying period, but contributions must have been made in the last year. As the retirement age rises, a reduced pension may be paid at age 60. Retirement is not necessary.

Deferred pension: The pension may be deferred until five years after the normal age of retirement.

The earnings-related pension is payable abroad.

Disability pension

Basic disability pension (universal): Paid if the insured is aged 15 to 59 and assessed with at least a 60% disability that is expected to last for at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

A Ministry medical board assesses the disability.

Caregiver's allowance (universal): Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions. The allowance is paid for children younger than age 15 with disabilities whose parents' annual income does not exceed 150,000 rupees; 250,000 rupees for children with severe disabilities.

Child allowance (universal): Paid for the first three children of a basic disability pensioner. Children must be younger than age 15 (age 20 if a full-time student).

Earnings-related disability pension (social insurance): Paid if the insured is assessed with at least a 60% disability that is expected to last for at least 12 months.

A Ministry medical board assesses the disability.

The earnings-related pension is payable abroad.

Survivor pension

Basic widow pension (universal): Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

The pension ceases on remarriage.

Child allowance (universal): Paid for the first three children of a basic widow pensioner. Children must be younger than age 15 (age 20 if a full-time student).

The child allowance does not cease if the widow remarries.

Orphan's pension (universal): Paid to a full orphan younger than age 15 (age 20 if a full-time student). If the orphan is a noncitizen, the orphan or either of the deceased parents must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

Guardian allowance (universal): Paid to the orphan's guardian.

Earnings-related widow pension (social insurance): The deceased was insured or was a pensioner at the time of death.

The pension ceases on remarriage. A lump sum of 12 months of the deceased's pension is paid to widows who have not reached retirement age.

Earnings-related orphan's pension (social insurance): Paid to a full orphan younger than age 15 (age 18 if a full-time student) if either of the deceased parents had paid contributions.

The earnings-related pension is payable abroad.

Old-Age Benefits

Old-age pension

Basic old-age pension (universal): The monthly value of the pension increases with age. For ages 60 to 89, 3,146 rupees a month is paid; ages 90 to 99, 9,357 rupees; ages 100 or older, 10,621 rupees.

Caregiver's allowance: 1,982 rupees a month is paid in addition to the basic old-age pension.

Inmate allowance: 486 rupees a month is paid.

Earnings-related old-age pension (social insurance): The pension is calculated based on pension points awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Permanent Disability Benefits

Disability pension

Basic disability pension (universal): 2,833 rupees a month is paid.

Caregiver's allowance: 1,715 rupees a month is paid.

Child allowance: 918 rupees a month is paid for a child younger than age 10; 983 rupees if aged 10 or older.

Earnings-related disability pension (social insurance): The pension is calculated based on the number of years of contributions and the insured's average basic wages.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Survivor Benefits

Survivor pension

Basic widow pension (universal): 2,833 rupees a month is paid.

Child allowance: 918 rupees a month is paid for a child younger than age 10; 983 rupees a month for a child aged 10 or older.

Orphan's pension (universal): 1,569 rupees (if not a full-time student) or 2,888 (if a full-time student) a month is paid for a full orphan younger than age 15 (age 20 if a full-time student).

Guardian allowance (universal): 691 rupees a month is paid to the person rearing an orphan.

Earnings-related widow pension (social insurance): The pension is calculated based on the number of years of contributions and the insured's average basic wages. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum of 12 months of the widow pension is paid.

Earnings-related orphan's pension: 15% of the deceased's pension is paid for each full orphan.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (http://socialsecurity.gov.mu), advised by a tripartite board, provides general supervision.

Ministry of Finance (http://mof.gov.mu) oversees the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The 2008 Employment Rights Act requires employers to provide up to 15 days of paid sick leave to employees who have been in their continuous employment for at least 12 months.

The 2008 Employment Rights Act requires employers to provide 12 weeks of paid maternity leave (at least six weeks after the expected date of childbirth) or five days of paid paternity leave to employees who have been in their continuous employment for at least 12 months.

Government clinics and hospitals provide free medical services. (Some mother and child health services and financial assistance to needy persons are provided.)

Work Injury

Regulatory Framework

First law: 1931 (workmen's compensation).

Current laws: 1931 (workmen's compensation) and 1976 (national pensions).

Type of program: Social insurance system.

Coverage

All employees aged 15 or older in insured employment.

Exclusions: Self-employed persons and persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured has a total temporary disability, the benefit is 100% of the insured's monthly earnings for the first two weeks of incapacity; thereafter, 80%, up to 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 529 rupees a month is paid.

A Ministry medical board assesses the degree of disability.

Permanent Disability Benefits

If the insured has a total permanent disability, the pension is 80% of monthly insurable earnings.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: The insured must be assessed with a disability of at least 1%. The pension is 65% of the insured's monthly earnings multiplied by the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum may be paid. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 529 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and the cost of private clinical expenses up to 4,000 rupees.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings is paid to a widow or to a widower who is assessed with at least a 60% permanent disability.

The widow(er) pension ceases on remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly insured earnings (whichever is greater) is paid for each full orphan younger than age 15 (age 18 if a full-time student).

Dependent's pension: If there is no surviving spouse, 529 rupees a month is paid to a dependent person living in the insured's household.

Funeral grant: If there are no eligible survivors, the cost of the burial is paid.

Benefit adjustment: All benefits except the total temporary disability are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (http://socialsecurity.gov.mu) administers the program.

Unemployment

Regulatory Framework

First and current laws: 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

Type of program: Social assistance and social insurance system.

Coverage

Social assistance: Heads of households younger than age 60 and their dependents.

Social insurance: Employed persons.

Exclusions: Public-sector employees and employees of parastatals; part-time workers; and migrant workers.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person:

Social assistance: None.

Social insurance: 1% of basic wages.

Self-employed person:

Social assistance: None.

Social insurance: 1% of earnings.

Employer:

Social assistance: None.

Social insurance: None.

Government:

Social assistance: The total cost.

Social insurance: Any deficit.

Qualifying Conditions

Unemployment benefits (social assistance): The claimant must be willing and able to work, actively seeking employment, and registered as unemployed for at least 30 days at the employment exchange. The benefit is income-tested.

Transitional unemployment benefit (social insurance): The claimant must be laid off due to economic, technological, or structural reasons affecting the enterprise; illegal termination of the employment agreement; misconduct; or poor performance. The claimant must have at least six months of continuous employment with the employer at the time of dismissal and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Employment within seven days of the dismissal.

Unemployment Benefits

Unemployment benefit (social assistance): Up to 346 rupees a month is paid.

Spouse allowance (social assistance): Up to 346 rupees a month is paid for a spouse.

Child allowance (social assistance): 139 rupees a month is paid for each child younger than age 10; 166 rupees for each child aged 10 to 14; and 233 rupees for each child aged 15 to 19 who is a full-time student or disabled and dependent.

Rent allowance (social assistance): 50% of the claimant's rent is paid, up to 272 rupees.

The minimum unemployment benefit is 200 rupees.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Transitional unemployment benefit (social insurance): 90% of the insured's basic wage is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum transitional unemployment benefit is 3,000 rupees a month.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (http://socialsecurity.gov.mu) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (http://labour.gov.mu) and Ministry of Social Security, National Solidarity, and Reform Institutions (http://socialsecurity.gov.mu) administer the social insurance program.

Family Allowances

Regulatory Framework

First and current laws: 1961 (family allowances) and 2003 (social aid).

Type of program: Social assistance system.

Coverage

Social aid benefits: Needy individuals and families.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social aid benefits (income-tested): Individuals and families who satisfy an income test.

Family Allowance Benefits

Social aid benefits (income-tested)

Claimant allowance: Up to 1,076 rupees a month is paid.

Spouse allowance: Up to 1,076 rupees a month is paid.

Child allowance: Up to 419 rupees a month is paid for each child younger than age 10; 512 rupees for each child aged 10 to 14; 639 rupees for each child aged 15 to 19 who is a full-time student; 1,076 rupees for each child aged 15 to 19 with a disability and who is not receiving a benefit under the National Pension Act.

Compassionate allowance: Up to 639 rupees a month is paid to persons with a serious illness certified by a medical doctor.

Rent allowance: 50% of the rent is paid, up to 812 rupees.

Funeral grant: A lump sum of 4,051 rupees is paid for the cost of the funeral for the claimant or his or her dependents.

The minimum social aid benefit is 765 rupees a month.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Reform Institutions (http://socialsecurity.gov.mu) administers the program.

Morocco

Exchange rate: US$1.00 = 8.50 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, and certain categories of self-employed persons; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage. Employment must cease.

Insured persons who do not meet the coverage qualifying condition at the normal age of retirement can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage if the employer agrees to pay the National Social Security Fund an amount equivalent to the value of the pension.

Disability pension: The insured must be assessed with a total loss of earning capacity resulting from a nonoccupational injury and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

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

Survivor pension: The deceased qualified for the disability pension or was a pensioner at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days, up to 70%.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum pension is 600 dirhams.

The maximum pension is 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in March 2008.)

Permanent Disability Benefits

Disability pension: The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days, up to 70%.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of average monthly earnings is paid.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

Orphan's pension: 25% of the deceased's pension is paid for each eligible orphan; 50% for each full orphan.

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

Funeral grant: A lump sum of 10,000 to 12,000 dirhams is paid.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in March 2002.)

Administrative Organization

Ministry of Employment and Vocational Training (http://www.emploi.gov.ma) provides general supervision.

National Social Security Fund (http://www.cnss.ma), managed by a tripartite board and director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen, and certain categories of self-employed persons; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

Source of Funds

Insured person: 0.33% of gross monthly earnings for sickness insurance plus 2% for the basic health care system.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.67% of gross monthly payroll for sickness insurance plus 3.5% for the basic health care system.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

Government: None.

Qualifying Conditions

Cash sickness benefits: For the first claim, the insured must have at least 54 days of contributions in the previous six calendar months of coverage; at least six days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: The insured must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 66.7% of the average daily covered wage received during the six months before the incapacity began is paid for a first claim; during any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Maternity benefit: 100% of the average daily covered wage received in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Workers' Medical Benefits

Basic health care is provided. Benefits include outpatient medical care except dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

Dependents' Medical Benefits

Basic health care is provided. Benefits include outpatient medical care except dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

Administrative Organization

Ministry of Employment and Vocational Training (http://www.emploi.gov.ma) provides general supervision.

National Social Security Fund (http://www.cnss.ma), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; http://www.assurancemaladie.ma), managed by a board, supervises the basic health care system.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of the insured's covered earnings is paid during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings used to calculate benefits are 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average insurable earnings is paid.

Partial disability: The pension is the insured's average insurable earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times for the portion greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 10% of the disability pension is paid.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% to a widow aged 60 or older.

Orphan's pension: 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

Other eligible survivors: If there is no surviving widow or child, cash benefits may be paid to parents, grandparents, and certain other dependents.

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

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

Funeral grant: The employer pays the full cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (http://www.emploi.gov.ma) provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

Family Allowances

Regulatory Framework

First laws: 1942 and 1959.

Current law: 1972 (social security scheme).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices in industry, commerce, and agriculture; and persons employed by craftsmen or by certain categories of self-employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6.4% of gross payroll.

Government: None.

Qualifying Conditions

The insured must have at least 108 days of contributions in the previous six months of coverage, with earnings of at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,433 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

Eligible children must be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled). The child must reside in Morocco.

Family Allowance Benefits

200 dirhams a month is paid for each of the first three children; 36 dirhams a month for each additional child up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

Administrative Organization

Ministry of Employment and Vocational Training (http://www.emploi.gov.ma) provides general supervision.

National Social Security Fund (http://www.cnss.ma), managed by a tripartite board and director general, administers the program.

Employers may pay allowances provided by the National Social Security Fund directly to employees.

Niger

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1967 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Employed persons, technical students, and apprentices.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 5.25% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 450,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5.25% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 450,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) and registered with the National Social Security Fund for at least 20 years with at least 60 months of coverage in the last 10 years. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) and does not meet the qualifying conditions for the old-age pension. Employment must cease.

The settlement is payable abroad only under reciprocal agreement.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity, have been registered with the National Social Security Fund for at least five years, and have at least six months of coverage in the 12 months before the disability began. The disability must be the result of a nonwork-related accident.

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

The pension is payable abroad only under reciprocal agreement.

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

Eligible survivors are a widow or a widower with a dependent child, provided the marriage occurred at least a year before the insured's death; and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

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

An orphan receiving a survivor pension may not receive family allowances.

The pension is payable abroad only under reciprocal agreement.

Survivor settlement: The deceased did not meet the qualifying conditions for a disability pension and had less than 180 months of coverage.

The survivor settlement may be paid in addition to family allowances.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average covered earnings in the last three or five years (whichever is greater) plus 1.33% (2% as of 2012) of average covered earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The minimum pension is 60% of the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The pension is paid quarterly.

Old-age settlement: A lump sum of one month of the insured's average covered earnings in the last three or five years (whichever is greater) is paid for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is 20% of the insured's average covered earnings in the last three or five years (whichever is greater) plus 1.33% of average covered earnings for every 12-month period of coverage exceeding 180 months, up to 80%. A six-month coverage period is credited for each year that a claim is made before the normal retirement age.

The minimum pension is 60% of the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

Constant-attendance supplement: 50% of the disability pension is paid.

The disability pension ceases at normal retirement age and is replaced by an old-age pension of the same value.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

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

The value of the orphan's pension must not be less than the value of family allowances.

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

Survivor settlement: A lump sum of one month of the pension the deceased would have been entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration and Labor provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1965 (family and maternity benefits).

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: None.

Qualifying Conditions

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

Cash maternity benefits: The insured must have worked for the current employer for at least two years.

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 100% of the insured's last earnings (the employer pays 50% of the benefit). The benefit 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

Working women are reimbursed for the cost of medical care during pregnancy and childbirth. (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 Public Administration and Labor provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1961.

Current law: 1965 (work injury benefits).

Type of program: Social insurance system.

Coverage

Employed persons, including self-employed persons, technical students, apprentices, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, managers and directors of commercial enterprises, and prisoners working in prison workshops.

Voluntary coverage is available for all work injury benefits except for the temporary disability benefit.

Source of Funds

Insured person: None.

Self-employed person: 2% of covered annual earnings.

The minimum monthly earnings used to calculate contributions are 1.4 times the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

Employer: 1.75% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days; thereafter, 66.7%. 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 monthly pension is 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 476,300 CFA francs.

The maximum annual earnings used to calculate benefits are 5,883,000 CFA francs.

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

Partial disability: If the assessed degree of disability is greater than 10%, the pension is the insured's average monthly earnings in the last 12 months 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 of disability greater than 50%.

If the assessed degree of disability is less than 10%, a lump sum is paid.

The partial disability pension is paid monthly, quarterly, or annually depending on its value.

The pension may be partially converted to a lump sum after receiving the pension for five to seven years, subject to conditions.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's earnings used to calculate the disability pension is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

The pension for a widow(er) without dependent children ceases on remarriage and a settlement is paid.

Remarriage allowance: A lump sum of three years of the survivor pension is paid.

Orphan's pension: The pension is 15% of the deceased's earnings used to calculate the disability pension for each of the first two orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled); 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's earnings used to calculate the disability pension is paid to each dependent parent and grandparent, up to 30%.

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

All pensions are paid quarterly.

Funeral grant: A lump sum of 15 days of the deceased's earnings used to calculate the disability pension is paid.

Benefit adjustment: Benefits are adjusted according to the changes in the legal minimum wage.

Administrative Organization

Ministry of Public Administration and Labor provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965 (family and maternity benefits).

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.4% of covered payroll.

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

The minimum monthly earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Family allowances: The child must be aged 1 to 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least six consecutive months of covered employment and be currently working at least 18 days or 120 hours a month or be the widow(er) of a beneficiary; an unemployed parent may receive allowances for up to six months after employment ceases.

The child must not receive an orphan's pension.

If a parent is also eligible to receive family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: The mother must undergo three prescribed medical examinations. The allowance is paid to an insured woman or to the wife of an insured man.

Maternity allowance: The mother and child must undergo prescribed medical examinations.

Birth allowance: The mother and child must undergo prescribed medical examinations. Paid for the birth of the insured's first three children.

Family Allowance Benefits

Family allowance: 1,000 CFA francs a month is paid for each child. The allowance is paid quarterly.

Prenatal allowance: 1,000 CFA francs a month is paid for nine months. The allowance is paid in three quarterly installments.

Maternity allowance: A lump sum of 10,000 CFA francs is paid in three installments: 5,000 CFA francs at childbirth; 2,500 CFA francs when the child is aged 6 months; and 2,500 CFA francs when the child is aged 12 months.

Birth allowance: A lump sum of 10,000 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 and Labor provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Nigeria

Exchange rate: US$1.00 = 150.6 naira.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (provident fund).

Current law: 2004 (pensions).

Type of program: Mandatory individual account system.

Note: A unified system of mandatory individual accounts replaced the former separate social insurance systems for public- and private-sector workers. New entrants to the workforce beginning January 2005 for private-sector workers (July 2004 for public-sector workers) must open an individual account with a pension fund administrator. When the reform was implemented, workers covered by the old system were required to switch to the new system unless they were within three years of retirement.

Coverage

All federal public-sector employees (including the military), public-sector employees in the federal capital territory, and private-sector employees working in firms with five or more workers.

Voluntary coverage for some excluded categories of workers under specified conditions.

Exclusions: Public-sector employees in state and local governments, judges, diplomats, noncitizens covered by an equivalent program in another country, self-employed persons, the clergy, private-sector employees working in firms with fewer than five workers, and employees within three years of retirement.

Source of Funds

Insured person: 7.5% of gross salary; 2.5% of gross salary for military personnel.

Gross salary includes basic salary, housing allowances, and transportation allowances.

Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

Pension fund administrators may charge up to 100 naira a month and up to 2% of assets a year for administrative fees.

Self-employed person: Not applicable.

Employer: 7.5% of gross salary; 12.5% of gross salary for military personnel.

Gross salary includes basic salary, housing allowances, and transportation allowances.

There are no maximum earnings used to calculate contributions.

Employers must also finance life insurance policies for their employees, guaranteeing a lump sum of at least three times the employee's annual earnings.

Government: None.

Qualifying Conditions

Old-age pension: Age 50 or older; employees in certain categories of employment may retire before age 50. Employment must cease.

Guaranteed minimum pension: Paid at retirement to members who have contributed for at least 20 years.

The old-age pension is not payable abroad.

Disability pension: The insured must be assessed with a disability and incapacity for work.

The disability may be reassessed every two years by the medical board or a qualified doctor at the insured's request.

The disability pension is not payable abroad.

Survivor pension: The deceased was eligible for the disability pension or the old-age pension at the time of death.

Eligible survivors are the deceased's spouse and children or persons named by the deceased; if there is no surviving spouse or child, the pension is paid to the next-of-kin or the administrator of the deceased's estate.

The survivor pension is not payable abroad.

Old-Age Benefits

Old-age pension: The pension is based on the insured's contributions plus accrued interest. At retirement, the insured may purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The insured can opt to receive a partial lump sum from the balance in the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of annual earnings at the date of retirement.

After a six-month waiting period, insured persons who retire before age 50 and who have not started new employment may receive up to 25% of the balance in their individual account as a lump sum.

Guaranteed minimum pension: The value of the guaranteed minimum pension is set by the government on the recommendation of the National Pension Commission.

Permanent Disability Benefits

Disability pension: The pension is based on the insured's contributions plus accrued interest. The insured may

purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The insured can opt to receive a partial lump sum from the balance in the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of annual earnings at the time the disability began.

Survivor Benefits

Survivor pension: The benefit is 100% of the balance of the deceased's individual account plus the lump sum from the employer-sponsored life insurance policy.

The survivor may purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The survivor can opt to receive a partial lump sum from the balance in the deceased's individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of the deceased's annual earnings at the time of death.

Administrative Organization

Office of the Secretary to the Government of the Federation (http://www.osgf.gov.ng) provides general guidance and supervision.

National Pension Commission (http://www.pencom.gov.ng) regulates, supervises, and provides licenses to privately run pension fund administrators (PFAs).

Privately run pension fund administrators administer individual accounts.

Trustfund Pensions Plc (http://www.trustfundpensions.com), overseen by a tripartite board, administers contributions paid previously to the Nigeria Social Insurance Trust Fund (NSITF). Trustfund Pensions Plc also functions as a PFA.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits for sickness and maternity are provided. (The 2004 Pension Reform Act provides enabling legislation for the Nigeria Social Insurance Trust Fund to introduce a social insurance program for sickness and maternity benefits.)

Under the 1999 National Health Insurance Decree, medical benefits are provided to insured employees of firms with 10 or more workers and to public-sector employees. The benefits are financed by contributions of 5% of basic monthly salary from insured persons and 10% of basic monthly salary from employers.

Limited free medical care is available to the population through public clinics and hospitals.

The labor code requires employers to provide employees up to 12 days of paid sick leave a year and paid maternity leave at 50% of wages for six weeks before and six weeks after the expected date of childbirth.

Work Injury

Regulatory Framework

First law: 1942 (workmen's compensation).

Current law: 2010 (employees' compensation).

Type of program: Social insurance system.

Coverage

All employees in the public and private sectors, including the informal sector.

Exclusions: Military personnel.

Source of Funds

Insured person: None.

Self-employed person: As of February 2011, the financing mechanism for self-employed persons was still undetermined.

Employer: 1% of payroll for the first two years; may be increased thereafter according to the degree of risk.

Government: None, except as a public sector employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A lump sum is paid for a partial or total disability lasting no longer than one year, according to a schedule in law.

Permanent Disability Benefits

For a total disability, a monthly benefit of 90% of the employee's monthly earnings is paid until the employee reaches age 55. If the employee is aged 55 or older when the disability begins, the benefit is paid for two years from the date the disability begins.

For a partial disability or disfigurement, a periodic benefit of 90% of the estimated loss of earning capacity is paid.

Work injury benefits are paid in addition to benefits under Old Age, Disability, and Survivors, according to the Pension Reform Act of 2004.

Rehabilitation for the injured worker and counseling services for the injured worker's dependents are provided where possible.

Workers' Medical Benefits

Benefits include medical care, hospitalization, medicine, surgery, appliances, transportation, and a daily subsistence allowance.

Survivor Benefits

A monthly benefit of 30% to 90% of the deceased's total monthly earnings is paid to the widow(er) according to the number of dependent children up to a maximum of two.

Administrative Organization

Nigeria Social Insurance Trust Fund (http://www.nsitf.net/) administers the scheme.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Note: The Pension Reform Act of 2004 provides enabling legislation for the National Social Insurance Trust Fund to introduce a social insurance program for unemployment benefits. No scheme has been implemented to date.

The Provident Fund Act of 1961 permits limited cash draw-down payments after one year of unemployment for insured persons who contributed under the previous provident fund system.

Rwanda

Exchange rate: US$1.00 = 592.02 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Salaried workers, including temporary, and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons and for persons who were previously insured for at least six consecutive months and had mandatory coverage in the last 12 months.

Source of Funds

Insured person: 3% of covered earnings; 6% for voluntary contributors.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

Self-employed person: 6% of declared income.

The maximum monthly income used to calculate contributions is 104,000 francs.

Employer: 3% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (younger if prematurely aged) with at least 180 months of coverage. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Age 55 (younger if prematurely aged) and ineligible for the old-age pension.

Disability pension: The insured must be assessed with at least a 50% loss of earning capacity and have at least five years of coverage, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

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

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Survivor pension: Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age or disability pension, or had 180 months of coverage at the time of death.

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

Eligible survivors are the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no surviving spouse or orphan.

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 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

Old-age settlement: A lump sum of the insured's average monthly earnings in the last three or five years (whichever is greater) multiplied by the number of years of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension plus 50% of the other benefits is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was in April 2002.)

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's monthly average earnings in the last three or five years (whichever is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months. For each year that a claim is made before age 55, the insured is credited with a six-month coverage period.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

Constant-attendance supplement: 40% of the insured's pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was in April 2002.)

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was eligible to receive is paid to the widow(er).

Orphan's pension: 25% of the pension the deceased received or was eligible to receive is paid for each eligible orphan; 40% for a full orphan.

The combined receipt of two or more pensions is allowed for full orphans.

Dependent parent's pension (if there are no other eligible survivors): 25% of the pension the deceased received or was eligible to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was eligible to receive.

Survivor settlement: A lump sum of one month of pension for each six-month period of coverage is paid to the widow(er).

Orphan's settlement: A lump sum of 50% of the survivor settlement is paid to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was in April 2002.)

Administrative Organization

Ministry of Finance and Economic Planning (http://www.minecofin.gov.rw) provides general supervision.

Social Security Fund (http://www.csr.gov.rw), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (http://www.rra.gov.rw) collects contributions.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days.

The labor code requires employers to pay 66.7% of wages for maternity benefits for up to 12 weeks.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery or certification of permanent disability, up to 180 days.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

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; otherwise, a lump sum of three years of pension is paid, according to the assessed degree of disability.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average daily earnings is paid to the widow(er).

Orphan's pension: 15% of the deceased's average daily earnings is paid to each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% to a full orphan.

Other eligible survivors: 10% of the insured's average daily earnings is paid to each additional eligible survivor.

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

Funeral grant: A lump sum of 100 times the legal monthly minimum wage, which varies by sector, is paid.

Administrative Organization

Ministry of Finance and Economic Planning (http://www.minecofin.gov.rw) provides general supervision.

Social Security Fund (http://www.csr.gov.rw), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (http://www.rra.gov.rw) collects contributions.

São Tomé and Principe

Exchange rate: US$1.00 = 18,526.12 dobras.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

Source of Funds

Insured person: 4% of gross earnings.

The insured's contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

Self-employed person: Voluntary contributions of 7.5% of declared earnings, according to six earnings classes.

The self-employed person's contributions finance old-age, disability, and survivor benefits only.

Employer: 6% of gross payroll.

The employer's contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

Government: None.

Qualifying Conditions

Old-age pension: Age 62 (men) or age 57 (women) with at least 120 months of contributions.

Retirement is not necessary.

Deferred pension: The pension may be deferred.

Disability pension: The insured must be assessed with a permanent incapacity for all work or at least a 66.7% incapacity for usual work and have at least 60 months of contributions.

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

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

Eligible survivors are the widow(er), children younger than age 18 (no limit with a disability), and dependent parents older than age 62 (men) or age 57 (women) or dependent and disabled.

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

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or dependent and disabled.

Funeral grant: The deceased had at least 12 months of contributions or was a pensioner.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

Deferred pension: 3% of the pension is paid for each year of coverage after the normal retirement age.

The minimum pension is 30% of the national minimum wage.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is 30% of the legal minimum wage.

Constant-attendance allowance: 20% of the pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

Survivor Benefits

Survivor pension: 60% of the monthly pension the deceased received or would have been entitled to receive is paid for one dependent survivor; 80% for two; 100% for three or more.

Funeral grant: A lump sum of the cost of the funeral is paid.

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 law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and household workers.

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 benefits: The insured must have at least three months of coverage with at least 60 days of paid contributions immediately before the incapacity began or a total of three months of paid contributions if the insured had not contributed in the 12 months before the incapacity began.

Cash maternity benefits: The insured must have at least 360 days of coverage and at least 10 months of paid contributions before the expected date of childbirth.

Special leave: Paid to a parent to provide care for a sick child younger than age 3 or a child of any age with a disability. The insured must have at least three months of coverage with at least 60 days of contributions immediately before the leave began.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average daily earnings in the last two months is paid after a three-day waiting period for up to 360 days.

Maternity benefit: 100% of the insured's average daily earnings in the last 12 months is paid for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

Special leave: 60% of the insured's average daily earnings in the last two months is paid without a waiting period for up to 360 days; the benefit may be extended 180 days for the same child 12 months after the end of the first benefit period.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

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 law: 1979.

Current law: 1990 (social security).

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. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average daily earnings in the two months before the disability began is paid for the first 30 days; 90% of average daily earnings from the 31st day to the 360th day; thereafter, 75% of average earnings.

The benefit is paid for up to 24 months.

Permanent Disability Benefits

Permanent disability pension: 50% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The minimum pension is 30% of the legal minimum wage.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Survivor Benefits

Survivor pension: 60% of the monthly permanent disability pension the deceased received or would have been entitled to receive is paid for one survivor; 80% for two; 100% for three or more.

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

Eligible survivors are the widow(er), children younger than age 18 (no limit with a disability), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

Funeral grant: A lump sum of the cost of the funeral is paid.

Administrative Organization

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

Senegal

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

Private-sector and government employees who are not civil servants, including household, seasonal, and day workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Note: A compulsory complementary scheme exists for white collar workers.

Source of Funds

Insured person: 5.6% of covered monthly earnings. White collar workers contribute an additional 2.4% to a complementary scheme.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs (768,000 CFA francs for white collar workers).

Self-employed person: Not applicable.

Employer: 8.4% of covered monthly earnings; an additional 3.6% to a complementary scheme for white collar workers.

The maximum monthly earnings used to calculate contribution are 256,000 CFA francs (768,000 CFA francs for white collar workers).

Employers with 20 or more employees pay contributions monthly; employer with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement, according to a point system. Employment must cease.

Child's supplement: Additional points are credited for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

Disability pension: No statutory benefits are provided.

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

Eligible survivors are a widow aged 50 or older (aged 45 or older for a reduced pension) or caring for two dependent children younger than age 21; a widower aged 55 or older (any age if disabled); and orphans younger than age 21 if their guardians are not eligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

Old-Age Benefits

Old-age pension: The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of points awarded: for contributions, free points given under some conditions, from the complementary scheme for white collars workers, and for family responsibilities.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Administrative Council of the Social Insurance Institute for Old-Age Pensions.

Free additional points are credited for periods of employment before the current program was implemented if the insured worked for at least 10 years (five years for household workers) before or after the program began and has at least one year of contributions; additional points are also credited for certain periods of incapacity, work injury, and maternity leave.

The minimum number of points required for a pension is 400.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child's supplement: The pension is increased by 5% for each eligible child, up to three children.

Early pension: The old-age pension is reduced by 5% for each year the pension is taken before age 55; reduced by 1% per quarter for white collar workers.

Permanent Disability Benefits

Disability pension: No statutory benefits are provided.

Survivor Benefits

Survivor pension: 50% of the deceased's old-age pension is paid to a widow(er). The pension paid to a widow aged 45 to 50 is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

Orphan's pension: 20% of the deceased's old-age pension is paid to each eligible orphan.

All orphans' pensions combined must not exceed 50% of the deceased's old-age pension if there is a survivor's pension (if there are more than three orphans, pensions are reduced proportionately).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Insurance Institute for Old-Age Pensions (http://www.ipres.sn), managed by a bipartite employer and employee board, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits), 1975 (medical benefits), and 1991 (administration).

Type of program: Social insurance system. Cash maternity and medical benefits.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women and nonemployed women married to an insured man.

Special system for civil servants and armed forces personnel.

Medical benefits: Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same enterprise.

Exclusions: Self-employed persons.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

Source of Funds

Insured person: Up to 3% of gross monthly earnings (rates vary according to the health institute).

The insured's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions under Family Allowances.

Self-employed person: Not applicable.

Employer: Up to 3% of gross monthly payroll (rates vary according to the health institute).

The employer's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least three consecutive months of employment and have worked at least 18 days or 120 hours a month.

Benefits are payable abroad only under reciprocal agreement.

Medical benefits: The insured must have at least two months of contributions.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

The benefit is paid monthly, at the date of childbirth, or when the benefit period ceases.

Workers' Medical Benefits

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: From 30% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age pensioners and survivor pensioners.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Eligible dependents are the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Security Fund (http://www.secusociale.sn) administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires companies with more than 100 employees to participate; smaller firms may group together to join a health institute.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991(administration).

Type of program: Social insurance system.

Coverage

Employed persons, including seamen; apprentices; trainees; technical students (except those attending technical universities); members of cooperatives; nonsalaried managers of cooperatives and their assistants; certain company managers; temporary, casual, and daily workers; and prisoners working in prison workshops.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions of 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

The minimum annual earnings used to calculate voluntary contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate voluntary contributions are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk. The average contribution rate is 2.5%.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Government: None; contributes as an employer on behalf of government employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

50% of the insured's daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% until full recovery or certification of permanent disability.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum daily earnings used to calculate benefits must not exceed 1% of the maximum annual earnings used to calculate voluntary contributions (7,560 CFA francs).

Benefit adjustment: Benefits are adjusted periodically according to enterprise-based agreements.

Permanent Disability Benefits

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

The pension is payable abroad only under reciprocal agreement.

Partial disability: The pension is the insured's monthly average earnings in the 12 months before the disability began multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times for the portion above 50%.

The partial disability pension may be paid partially as a lump sum after five to seven years if the assessed degree of disability is greater than 10%. If the assessed degree of disability is 10% or less, the pension is paid as a lump sum.

For an assessed degree of disability greater than 10%, the minimum annual earnings used to calculate benefits are 897,570 CFA francs.

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

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

The minimum supplement is 70% of the minimum annual earnings used to calculate benefits (897,570 CFA francs).

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in November 2008.)

Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension: 30% of the deceased's monthly average earnings in the last 12 months is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid quarterly.

The widow(er)'s pension ceases on remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual pension is paid.

Orphan's pension: 15% of the deceased's monthly average earnings in the 12 months before the disability began is

paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Dependent parent's and grandparent's pension: 10% of the deceased's monthly average earnings in the last 12 months is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's monthly average earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 897,570 CFA francs.

Funeral grant: 1/24 of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 897,570 CFA francs.

Benefit adjustment: Benefits are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Security Fund (http://www.secusociale.sn) administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Employment-related system.

Coverage

Employees, including seamen, and social insurance beneficiaries, including the widow of an insured man and pensioners receiving the work injury total disability pension. Unemployed persons are covered for up to six months after leaving insured employment.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

Government: None.

Qualifying Conditions

Family allowances: The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month.

Prenatal allowance: Paid to an insured woman or to the spouse of an insured man during the nine months of pregnancy, without limit on the number of children. The mother must undergo prescribed medical examinations.

Maternity allowance: Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are paid for six months to insured unemployed persons and without limit of duration to widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,500 CFA francs a month is paid for each of the first six children. The allowance is paid quarterly.

Prenatal allowance: 2,400 CFA francs a month is paid for the nine months of pregnancy. The allowance is paid in three installments.

Maternity allowance: 2,400 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The allowance is paid in five installments.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in November 2008.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations.

Social Security Fund (http://www.secusociale.sn) administers the program.

Seychelles

Exchange rate: US$1.00 = 12.10 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1971 (provident fund); and 1987 (social security), implemented in 1988.

Current laws: 2005 (Seychelles pension fund) and 2010 (social security fund).

Type of program: Universal and social insurance system.

Coverage

Social security fund: All citizens residing in Seychelles.

Seychelles pension fund: All citizens who are full-time and part-time employees in the public and private sectors, including casual workers.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Social security fund: 2.5% of monthly earnings; household workers pay 50 rupees a month. (5.4% of the combined insured person and employer monthly contribution to the social security fund is transferred to the Seychelles pension fund.)

The contributions to the social security fund also finance sickness and maternity benefits and work injury benefits.

Seychelles pension fund: 50 rupees a month or 1% of monthly earnings, whichever is greater.

Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

Self-employed person

Social security fund: Contributions are made through the tax system.

Seychelles pension fund: 100 rupees a month or 2% of monthly earnings, whichever is greater. Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

Employer

Social security fund: 20% of gross monthly wages; 50 rupees a month for each household worker. (5.4% of the combined insured person and employer monthly contribution to the social security fund is transferred to the Seychelles pension fund.)

The contributions to the social security fund also finance sickness and maternity benefits and work injury benefits.

Seychelles pension fund: 50 rupees a month or 1% of monthly earnings for each employee, whichever is greater.

Government:

Social security fund: Contributes as an employer and guarantees the pension benefits. Makes contributions out of the general budget.

Seychelles pension fund: 1% of monthly earnings for each insured person.

Qualifying Conditions

Old-age pension

Old-age pension (social security fund): Age 63 and has resided in Seychelles for at least five years immediately before the date of retirement. (The Minister of Finance may waive the residency requirement under special circumstances.)

The pension is not payable abroad.

Old-age benefit (Seychelles pension fund): Age 60 to 63. The insured must have at least 10 continuous years of contributions to the social security fund or the Seychelles pension fund immediately before retirement or a total of 20 years of contributions to the social security fund.

The pension is payable abroad.

Old-age settlement (Seychelles pension fund): Paid if the insured does not qualify for the old-age benefit.

Migration allowance (Seychelles pension fund): Paid if the insured permanently leaves the country.

Disability pension

Disability pension (social security fund): Must be assessed with at least a 66.7% loss of earning capacity and have resided in Seychelles for at least five years. A reduced pension is paid for a 50% to 74% loss of earning capacity. (The Minister of Finance may waive the residency requirement under special circumstances.)

Dependent's supplement (income-tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

Disability benefit (Seychelles pension fund): Must be younger than age 63 and assessed with an incapacity for work by a medical board appointed by the Seychelles pen-

sion fund. The benefit is paid after six months of receiving the social security fund disability pension.

The pension is payable abroad.

Disability settlement (Seychelles pension fund): Paid if the insured does not qualify for the disability benefit.

Survivor pension

Spouse pension (social security fund): The deceased resided in Seychelles for at least five years.

Eligible survivors are a widow aged 45 or older or with a dependent child younger than age 16 (age 25 if a student), a dependent widower, and full orphans.

The pension ceases on remarriage or cohabitation.

A widow who does not qualify for a pension receives a limited benefit for up to 20 working days.

Dependent's supplement (income-tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

Survivor benefit (Seychelles pension fund): The deceased was insured.

Eligible survivors are a widow(er) or partner who lived with the deceased for at least three years. The surviving spouse must have resided in Seychelles for at least five years (may be waived in special circumstances). Eligible surviving children must be younger than age 18 (age 25 if a full-time student).

Death benefit (Seychelles pension fund): Paid to a surviving spouse or other dependent if the deceased was older than the retirement age.

Preretirement death benefit (Seychelles pension fund): Paid to a named survivor if there are no eligible surviving spouse or child and if the deceased was younger than the retirement age.

Survivor benefits are payable abroad.

Old-Age Benefits

Old-age pension (social security fund): 2,400 rupees a month is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living. (Benefits were last adjusted in December 2010.)

Old-age benefit (Seychelles pension fund): A percentage of the insured's average monthly earnings in the last five years before retirement is paid, according to four earnings classes.

Any voluntary contributions to the fund may be used to calculate pensions or refunded as a lump sum with interest. The maximum pension (including the social security fund old-age pension) is 15,000 rupees a month.

Old-age settlement (Seychelles pension fund): A lump sum of the total of the insured's and the employer's contributions plus 5% interest is paid. The average lump sum is 20,000 rupees.

Migration allowance (Seychelles pension fund): A lump sum of the total of the insured's and the employer's contributions plus 5% interest is paid.

Permanent Disability Benefits

Disability pension (social security fund): 2,100 rupees a month is paid.

Partial disability (earnings-tested): The full pension is reduced according to earnings. The pension is paid until retirement age after receiving sickness benefits for at least six months.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees a month for each child.

The combined disability pension and dependent supplements must not exceed 80% of the insured's previous earnings.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Disability benefit (Seychelles pension fund): The monthly pension is based on the insured's average monthly earnings in the last five years before the disability is assessed.

Disability settlement (Seychelles pension fund): A lump sum of the total of the insured's and the employer's contributions plus 6% interest is paid.

Survivor Benefits

Spouse pension (social security fund): 1,350 rupees a month is paid to an eligible widow or dependent widower. The benefit is paid for up to one year.

A limited benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees a month for each child.

Orphan's pension (social security fund): 1,050 rupees a month is paid for each full orphan.

Funeral grant: A lump sum of 1,600 rupees is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Survivor benefit (Seychelles pension fund): If there are no eligible surviving children, 80% of the deceased's pension is paid to the surviving spouse for life (70% if the surviving spouse was at least 10 years younger than the deceased). If there are eligible surviving children, the spouse's pension is up to 50% of the deceased's pension; if the deceased elected to pay a higher pension to surviving children, the spouse's pension is reduced but must not be less than 25% of the deceased's pension.

Orphan's pension (Seychelles pension fund): The minimum monthly pension is 40% of the deceased's pension (if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid); 80% for full orphans.

The pension is split equally among eligible orphans and paid to the child(ren)'s guardian.

Death benefit (Seychelles pension fund): One month of the deceased's pension is paid.

Preretirement death benefit (Seychelles pension fund): A lump sum of the total of the deceased's and the employer's contributions plus 6% interest is paid.

Administrative Organization

Ministry of Finance (http://www.finance.gov.sc) administers the social security fund program.

Seychelles Pension Fund (http://www.pensionfund.sc), directed by a chief executive officer and a tripartite board of trustees, administers the supplementary pension program.

Social Welfare Agency, directed by a chief executive officer, administers income-tested benefits.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1987 (social security), implemented in 1988.

Type of program: Social insurance system. Cash sickness and maternity benefits only.

Coverage

Employed and self-employed persons.

Source of Funds

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

Self-employed person: Contributions are made through the general tax system.

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

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: There is no minimum qualifying period.

Dependent's supplement (income-tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

Sickness and Maternity Benefits

Sickness benefit: The employer pays the full salary for the first two months and is reimbursed 80% of the amount paid or 2,000 rupees, whichever is lower; thereafter, the social security fund pays up to 1,800 rupees a month for up to 130 working days.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Maternity benefit: The employer pays the full salary for two weeks before and eight weeks after the expected date of childbirth and is reimbursed 80% of the amount paid up to 1,800 rupees. For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Workers' Medical Benefits

No statutory benefits are provided.

Government clinics and hospitals provide medical services under the National Health Plan.

Dependents' Medical Benefits

No statutory benefits are provided.

Government clinics and hospitals provide medical services under the National Health Plan.

Administrative Organization

Ministry of Finance (http://www.finance.gov.sc) administers the social security fund program.

Social Welfare Agency, directed by a chief executive officer, administers income-tested benefits.

Work Injury

Regulatory Framework

First law: 1970 (employer liability).

Current law: 1987 (social security), implemented in 1988.

Type of program: Social insurance system.

Coverage

Employed persons.

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: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Dependent's supplement (income-tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

Temporary Disability Benefits

For an assessed degree of disability of at least 50%, 1,800 rupees a month is paid for up to 130 working days.

A Ministry of Health medical board assesses the degree of disability.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Permanent Disability Benefits

If the insured is assessed with a total disability, 1,300 rupees a month is paid until retirement age after receiving a temporary disability benefit for up to 130 working days.

A Ministry of Health medical board assesses the disability.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

Dependent's supplement (income-tested): 900 rupees a month is paid for an adult and 800 rupees for each child.

For a court award, the cost of compensation paid to an insured person for an incapacity for work is split equally between the employer and the social security fund.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Workers' Medical Benefits

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

Survivor Benefits

1,800 rupees a month is paid to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be gainfully employed or self-employed.

The pension ceases on remarriage or cohabitation.

Benefit adjustment: Pensions are adjusted annually according to changes in the cost of living. (Benefits were last adjusted in November 2008.)

Administrative Organization

Ministry of Finance (http://www.finance.gov.sc) administers the social security fund program.

Social Welfare Agency, directed by a chief executive officer, administers income-tested benefits.

Unemployment

Regulatory Framework

Under the 1980 Unemployment Fund Act, the social security fund provides subsistence income for unemployed persons.

The social security fund provides wages for registered unemployed and young persons who work on approved projects, including the unemployment relief scheme (1,900 rupees a month if full time; 1,475 rupees a month if part time), youth training scheme (1,300 rupees a month), apprenticeship scheme (1,300 rupees a month), and skill acquisition program (1,300 rupees a month).

Sierra Leone

Exchange rate: US$1.00 = 4,146 leones.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2001 (social security).

Type of program: Social insurance system.

Coverage

Employees in the public and private sectors.

Voluntary coverage for the self-employed and for persons who leave insured employment.

Source of Funds

Insured person: 5% of monthly salary; voluntary contributors pay 15% of monthly income.

Self-employed person: 15% of monthly income.

Employer: 10% of monthly payroll.

Government: 2.5% of monthly income for all employees; 10% of monthly income for all civil servants, teachers, and military and police force personnel (plus 2% of monthly income to finance retirement at age 55 for military and police force personnel).

Qualifying Conditions

Old-age pension: Age 60 (men and women) or age 55 (military and police force personnel) with at least 180 months of contributions. Employment must cease.

Early pension: Age 55 with at least 180 months of contributions.

Old-age gratuity: Paid on retirement to each person who is entitled to an old-age pension.

Old-age grant: Age 55 and does not meet the qualifying conditions for an old-age pension.

Old-age benefits are not payable abroad.

Disability pension: The insured is assessed with a permanent and total incapacity for employment and is younger than age 60 with at least 60 months of contributions, including at least 12 months of paid contributions in the three years before the disability began, or with at least 180 months of contributions in total.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

A medical officer certified by the medical board assesses the disability.

Disability grant: The insured is assessed as permanently and totally incapable of further employment and does not meet the qualifying conditions for a disability pension.

Disability benefits are not payable abroad.

Survivor pension: The deceased was an old-age or disability pensioner, was eligible for an old-age or disability pension, or had at least 60 months of contributions, including at least 12 months of paid contributions in the three years before the date of death.

Eligible survivors are the widow(er), dependent children younger than age 18 (age 23 if a full-time student, no limit if disabled), and parents.

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

Survivor grant: The deceased did not meet the qualifying conditions for a pension.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month coverage period is paid.

Average earnings used to calculate benefits are the average earnings in the best 60 months of contributions.

Periods of contributions prior to 2001 are credited to public and private-sector employees still in the labor force on January 1, 2002.

The minimum pension is 50% of the national minimum wage.

The monthly national minimum wage is 25,000 leones.

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

Early pension: The pension is reduced by 4% for each year the pension is taken before age 60.

Old-age gratuity: A lump sum of 12 months of pension is paid to each old-age pensioner at retirement.

Old-age grant: The grant is 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Benefits are adjusted periodically according to changes in wages, depending on the financial resources of the National Social Security and Insurance Trust.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month period of coverage is paid. A six-month coverage period

is credited for each year that a claim is made before the normal retirement age.

The minimum disability pension is 50% of the national minimum wage.

The monthly national minimum wage is 25,000 leones.

Disability grant: The grant is 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

Survivor Benefits

Survivor pension: 40% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: A maximum of 60% of the deceased's pension is paid for orphans.

Parent's pension (if there are no other eligible survivors): A lump sum of 12 months of survivor pension is paid to a parent who is employed or receiving a pension (24 months if not employed or receiving a pension).

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was eligible to receive at the time of death.

Survivor grant: The grant is 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

Administrative Organization

National Social Security and Insurance Trust administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Employers provide medical care for employees and their dependents through collective agreements.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 1960 (workmen's compensation).

Type of program: Employer-liability system, normally involving compulsory insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Agricultural employees working on plantations with fewer than 25 workers, household workers, self-employed persons, casual workers, family labor, and home-based workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through direct provision of benefits or the payment of insurance premiums.

Government: An approved annual contribution.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's earnings is paid after a three-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, calculated according to the expected duration of entitlement.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 48 months of earnings is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A percentage of 56 months of earnings is paid, up to a maximum, according to the assessed degree of disability.

Workers' Medical Benefits

Medical benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; and the cost of transportation, up to a maximum.

Survivor Benefits

Survivor benefit: A lump sum of 42 months of the deceased's earnings (minus any disability benefits paid) is paid to the deceased's dependents; partial dependents may receive a reduced benefit.

Funeral grant (in the absence of eligible survivors): A lump sum is paid to cover the cost of the burial, up to a maximum.

Administrative Organization

Ministry of Employment and Social Security is responsible for the program.

Employers may insure against liability with private insurance companies.

South Africa

Exchange rate: US$1.00 = 7.07 rand.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).

Current law: 2004 (social assistance).

Type of program: Social assistance system.

Coverage

Persons with limited means who are citizens of South Africa, permanent residents, or refugees with disabilities (for disability benefits only).

Exclusions: Persons confined to or cared for in state facilities.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

The government contributions also finance medical benefits under Sickness and Maternity.

Qualifying Conditions

Old-age grant (means-tested): Age 60 and a permanent resident of South Africa.

Means test: Annual income must be less than 31,296 rand for a single person; 62,592 rand for a couple and no more than 518,400 rand in assets for a single person; 1,036,800 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the old-age grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

War veteran grant (means-tested): Age 60 or disabled and a citizen or permanent resident of South Africa. Must be a war veteran of the First World War, the Second World War, or the Korean War.

Means test: Annual income must be less than 31,296 rand for a single person; 62,592 rand for a couple and no more than 518,400 rand in assets for a single person; 1,036,800 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the war veteran grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

Disability grant (means-tested): A temporary disability grant is paid to a citizen, permanent resident, or refugee aged 18 to 59 assessed as incapable of providing adequate self-support for more than six months. The disability must be confirmed by a medical assessment report.

A disability grant is considered permanent if a citizen is assessed as medically disabled for more than 12 months.

Means test: Annual income must be less than 31,296 rand for a single person; 62,592 rand for a couple and no more than 518,400 rand in assets for a single person; 1,036,800 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the disability grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

Survivor benefits: Benefits are provided under Unemployment.

Old-Age Benefits

Old-age pension (means-tested): Up to 1,080 rand a month is paid for a single pensioner; double the amount for married couples. The pension is reduced to 25% of the maximum amount if the pensioner resides in a care facility under contract to the state for more than three months.

Constant-attendance allowance: 250 rand a month is paid.

War veteran grant (means-tested): Up to 1,100 rand a month is paid.

Constant-attendance allowance: 250 rand a month is paid.

Permanent Disability Benefits

Disability grant (means-tested): Up to 1,080 rand a month is paid.

Constant-attendance allowance: 250 rand a month is paid.

Survivor Benefits

Survivor benefits: Benefits are provided under Unemployment.

Administrative Organization

South African Social Security Agency (http://www.sassa.gov.za) administers the program.

Sickness and Maternity

Regulatory Framework

Current laws: 2001 (unemployment insurance), implemented in 2002; and 2003 (health), implemented in 2004.

Type of program: Social assistance system. Medical benefits only.

Note: Cash sickness and maternity benefits are paid under the 2001 unemployment insurance legislation.

Coverage

Sickness and maternity benefits: Eligible insured workers working more than 24 hours a month, the unemployed, and workers with earnings reduced to no more than 33.3% of the regular wage.

Exclusions: Persons receiving a monthly state pension, any benefit from the work injury and occupational disease compensation fund, or any unemployment benefit.

Medical benefits: Old-age pensioners and disability pensioners.

Source of Funds

Cash sickness and maternity benefits

Insured person: See source of funds under Unemployment.

Self-employed person: See source of funds under Unemployment.

Employer: See source of funds under Unemployment.

Government: See source of funds under Unemployment.

Medical benefits

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

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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 benefits: The insured must have at least 13 weeks of contributions in the 52 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 13 weeks of contributions in the 52 weeks before the expected date of childbirth (if adopting a child, 18 weeks of contributions in the 52 weeks before the date of adoption).

Sickness and Maternity Benefits

Sickness benefit: The benefit is 45% of the insured's weekly earnings and is paid for up to 26 weeks after a waiting period of four to six weeks.

Maternity benefit: The benefit is 45% of the insured's weekly earnings and is paid for a total of 17 weeks (six weeks in the event of a miscarriage or a stillborn child). The benefit is paid from 18 weeks before and up to eight weeks after the expected date of childbirth.

Workers' Medical Benefits

All old-age pensioners and disability pensioners may receive subsidized medical care at provincial hospitals. Benefits include hospitalization and medicine.

Dependents' Medical Benefits

All old-age pensioners and disability pensioners may receive subsidized medical care at provincial hospitals. Benefits include hospitalization and medicine.

Administrative Organization

Department of Labour (http://www.labour.gov.za) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the program.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1993 (occupational injuries and diseases).

Type of program: Employer-liability system, involving compulsory insurance with a public carrier.

Coverage

Employed persons, including contract workers, casual employees, and military personnel.

Exclusions: Household workers, self-employed persons, volunteers, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Employers pay insurance premiums. The cost of premium varies, depending on the industry and reported accident rate.

Government: None; contributes as an employer for government employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The employee must report the accident within 12 months.

Occupational disease benefits: Paid if the insured is diagnosed with an occupational disease as defined by law.

Temporary Disability Benefits

If the insured is assessed with a total disability, 75% of the insured's earnings is paid for up to 12 months; may be extended for up to 24 months (longer in special cases) after a further assessment of the disability. The benefit is paid after a three-day waiting period.

The minimum benefit is 2,430.75 rand a month.

The maximum benefit is 4,134.76 rand a week or 17,366.25 rand a month.

Partial disability: A percentage of the insured's earnings as determined by the Compensation Commissioner's Office is paid for up to 12 months; may be extended for up to 24 months after a further assessment of the disability.

The maximum lump-sum benefit for partial disability is 101,007 rand.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the maximum pension is 75% of the insured's earnings.

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

The maximum earnings used to calculate benefits are 4,134.76 rand a week or 17,366.25 rand a month.

The minimum monthly benefit (based on a total disability) is 3,241 rand.

Partial disability: If the assessed degree of disability is between 30% and 100%, a percentage of the full pension is paid according to the assessed degree of disability.

For an assessed degree of disability of 30% or less, a lump sum of 15 times the insured's monthly earnings is paid.

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

The maximum earnings used to calculate benefits are 17,366.25 rand a month.

The minimum lump sum (based on a 30% disability) is 48,615 rand.

The maximum lump sum (based on a 30% disability) is 194,535 rand.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care, rehabilitation, and appliances. Benefits are provided for up to two years; may be extended in special cases.

The compensation fund reimburses the cost of transporting an injured employee to a hospital, a doctor's office, or to his or her place of residence.

Survivor Benefits

Survivor pension: The pension is 40% of the permanent total disability pension the deceased was entitled to receive. A lump sum of two months of the permanent total disability pension the deceased was entitled to receive is also paid. The pension is paid to a widow or a widower with a permanent disability and does not cease on remarriage.

The maximum survivor pension is 6,946.50 rand a month.

Orphan's pension: 20% of the permanent total disability pension the deceased was entitled to receive is paid for each unmarried orphan younger than age 18 (extended for students; no age limit if disabled).

The maximum orphan's pension is 3,473 rand a month.

All survivor benefits combined must not exceed the permanent total disability pension the deceased was entitled to receive.

Funeral grant: Up to 13,050 rand is paid.

Administrative Organization

Department of Labour (http://www.labour.gov.za) provides general supervision.

Compensation Commissioner administers the program, including claims decisions and the management of funds from which benefits are paid.

Employers must normally insure against liability with a public compensation fund but in certain instances may insure with an employers' mutual association licensed by the Minister of Labour.

Government and some local authorities are individually liable.

Unemployment

Regulatory Framework

First law: 1937.

Current laws: 1966 (unemployment), implemented in 1967; 2001 (unemployment insurance); and 2002 (contributions).

Type of program: Social insurance system.

Coverage

All employees working for more than 24 hours a month, including household and seasonal workers and employees in national and provincial governments.

Exclusions: Persons receiving a monthly state pension, any benefit from the work injury and occupational disease compensation fund, or any unemployment benefit.

Source of Funds

Insured person: 1% of covered earnings.

The maximum earnings used to calculate contributions are 12,478 rand a week or 149,736 rand a month.

The insured person's contributions also finance cash sickness and maternity benefits under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: 1% of the insured's covered earnings.

The maximum earnings used to calculate contributions are 12,478 rand a week or 149,736 rand a month.

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

Government: 25% of total employee and employer contributions, up to 7 million rand a year.

The maximum earnings used to calculate contributions are 12,478 rand a week or 149,736 rand a month.

Government contributions also finance cash sickness and maternity benefits under Sickness and Maternity.

Qualifying Conditions

Unemployment benefit: The insured must have at least 13 weeks of contributions during the last 52 weeks and be capable of and available for work. The insured must register with and report to the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must not be the result of refusing suitable work or training. The unemployment benefit is paid after 14 days of unemployment.

Survivor benefit: Paid to an eligible surviving spouse or partner who applies for the benefit within six months of the insured's death. If there is no eligible surviving spouse or partner, the benefit is paid to a dependent child younger than age 21 (age 25 if a student).

Unemployment Benefits

Unemployment benefit: From 38% to 58% of average earnings in the last six months, depending on the insured's period of service, is paid for up to eight weeks. For every six completed days of employment, the insured is eligible for one additional day of benefits, up to 238 days in the four-year period before the date of application for the benefit.

Survivor benefit: A lump sum of up to eight weeks of the unemployment benefit the deceased would have been entitled to receive based on his or her period of service and previous earnings.

Administrative Organization

Department of Labour (http://www.labour.gov.za) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the program.

Family Allowances

Regulatory Framework

Current law: 2004 (social assistance).

Type of program: Social assistance system.

Coverage

Low-income persons caring for children younger than age 18.

Exclusions: Persons confined to or cared for in state facilities.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances

Foster child grant: Paid to a foster parent who is a citizen, permanent resident, or refugee of South Africa at the time of the application. There must be a court order indicating the foster care status of the child. The child must be aged 18 or younger (age 21 if a student) and remain in the care of the foster parent.

Beneficiaries may only receive one benefit at a time.

Child support grant (means-tested): Paid to the primary caregiver of a child or children aged 17 or younger. The primary caregiver must be aged 16 or older and a citizen or permanent resident of South Africa at the time of the application. The grant is paid for up to six children if they are not biologically related; otherwise, there is no limit.

Means test: Annual income must be less than 30,000 rand for a single person; 60,000 rand for a couple.

Beneficiaries are eligible to receive only one benefit at a time.

Care dependency grant (means-tested): Paid to a parent, foster parent, or primary caregiver of a child aged 18 years or younger who requires permanent care or support services as the result of a severe mental or physical disability. The child must be cared for at home and the disability confirmed by a medical assessment report. The applicant and the child must reside in South Africa at the time of the application.

Means test: Annual income must be less than 129,600 rand for a single person; 259,200 rand for a couple.

Beneficiaries may only receive one benefit at a time; a foster parent may receive more than one benefit at a time.

Social relief of distress (means-tested): Temporary assistance is paid to certain vulnerable individuals or households.

Victims of a disaster may receive more than one benefit at a time.

Family Allowance Benefits

Family allowances

Foster child grant: 710 rand a month is paid.

Child support grant (means-tested): 250 rand a month is paid for each eligible child.

Care dependency grant (means-tested): Up to 1,080 rand a month is paid.

Social relief of distress: Paid monthly for up to three months; may be extended three months.

Administrative Organization

South African Social Security Agency (http://www.sassa.gov.za) administers the program.

Sudan

Exchange rate: US$1.00 = 2.37 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1974.

Current law: 1990 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special systems for civil servants and police and armed forces personnel.

Source of Funds

Insured person: 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

Self-employed person: 25% of declared monthly income according to earnings classes ranging from 15,000 dinars to 200,000 dinars.

The self-employed person's contributions also finance work injury benefits.

Employer: 17% of gross monthly payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 20 years of contributions. The normal retirement age is reduced for those in arduous work. Employment must cease.

Early pension: Age 50 with at least 20 years of contributions.

Old-age settlement: Paid at the normal retirement age if the insured does not qualify for the old-age pension; at any age if the insured resigns from work or is laid off.

Disability pension: The insured must be assessed with a permanent total disability, be younger than the normal retirement age, and have covered employment in the last year. There is no minimum qualifying period.

Survivor pension: Paid for the death of an insured person or pensioner. There is no minimum qualifying period.

Eligible survivors are a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). If there is no surviving widow or child, the pension is paid to dependent brothers, sisters, and parents.

Death grant: Paid for the death of an insured person or pensioner. If there is no surviving widow(er), child, or parent, the benefit is paid to dependent brothers and sisters.

Old-Age Benefits

Old-age pension: The pension is 0.02% of the insured's average monthly earnings in the last three years before retirement for each 12-month period of contributions.

The minimum pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before retirement.

The pension may be partially paid as a lump sum without interest.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Old-age settlement: 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is laid off.

Permanent Disability Benefits

Disability pension: The pension is 50% of the insured's average monthly earnings in the last three years before the disability began or 0.02% of the same earnings for each 12-month period of contributions (whichever is greater).

The maximum pension is 80% of the insured's average monthly earnings in the last three years before the disability began.

Survivor Benefits

Survivor pension: The maximum pension is 50% of the deceased's average monthly earnings in the last three years before death or 1/50 of the same earnings for each 12-month period of contributions (whichever is greater). If there is more than one widow, the pension is split equally.

90% of the pension is paid to the widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Death grant: A lump sum of 42 months of earnings is paid to eligible survivors for the death of an insured person; 42 months of pension if the deceased was a pensioner.

Administrative Organization

Ministry of Welfare and Social Security (http://www.welfare.gov.sd) provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund (http://www.nhif.gov.sd) manages a special health insurance system for public-sector employees and insured pensioners.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1990 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for civil servants and police and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

No statutory benefits are provided.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the pension is 80% of the insured's monthly average earnings in the three years before the disability began.

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

Partial disability: If the insured is assessed with at least a 15% disability, a percentage of the full benefit is paid according to the assessed degree of disability.

Workers' Medical Benefits

No statutory benefits are provided.

Survivor Benefits

Survivor pension: The maximum pension is 80% of the deceased's average monthly earnings in the three years before death.

90% of the pension is paid to the eligible widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors are the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

Death grant: A lump sum of 42 months of earnings is paid to eligible survivors for the death of an insured person or pensioner.

Administrative Organization

Ministry of Welfare and Social Security (http://www.welfare.gov.sd) provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.

Swaziland

Exchange rate: US$1.00 = 7.07 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1974 (provident fund) and 2005 (social assistance).

Type of program: Provident fund and social assistance system.

Coverage

Provident fund: Employed persons.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

Social assistance: Citizens of Swaziland.

Source of Funds

Insured person

Provident fund: 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Social assistance: None.

Employer

Provident fund: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

Social assistance: None.

Government

Provident fund: None.

Social assistance: The total cost.

Qualifying Conditions

Old-age benefit (provident fund): Age 50 (age 45 if covered employment ceases, any age if emigrating permanently). Retirement is not necessary.

Old-age grant (social assistance): Age 60 or older and assessed as needy.

Disability benefit: Paid if the member is assessed with at least a permanent partial physical or mental disability.

Survivor benefit: Paid to one or more dependents for the death of the fund member before retirement.

The eligible survivor is the spouse. If there is no surviving spouse, eligible survivors are other dependents or other persons named by the fund member.

Benefits are payable abroad only under reciprocal agreement.

Old-Age Benefits

Old-age benefit (provident fund): The benefit is the total employer and employee contributions plus at least 3% interest a year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Old-age grant (social assistance): 300 lilangeni is paid quarterly.

Permanent Disability Benefits

The benefit is the total employer and employee contributions plus at least 3% interest a year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Survivor Benefits

The benefit is the total employer and employee contributions plus at least 3% interest a year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Administrative Organization

Ministry of Labour and Social Security (http://www.gov.sz) provides general supervision for the provident fund program.

National Provident Fund (http://www.snpf.co.sz), managed by a tripartite board and a director, administers the provident fund program.

Social Welfare Department (http://www.gov.sz) administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1963.

Current law: 1983.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Private- and public-sector employees, trainees, and apprentices.

Exclusions: Self-employed persons, household workers, certain types of contract workers, family labor, and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

75% of the insured's earnings is paid after a three-day waiting period until full recovery or certification of permanent disability. The benefit is paid for a maximum of 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Permanent Disability Benefits

If the insured is assessed with a total disability, a lump sum of 54 times the insured's monthly earnings at the time of the accident is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a lump sum of 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Workers' Medical Benefits

Benefits include medical care, surgery, hospitalization, medicine, dental and eye care, transportation, appliances, and medical care abroad if necessary (up to 6,325 lilangeni).

Survivor Benefits

The benefit is a lump sum of 48 times the deceased's monthly earnings at the time of the accident minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Eligible survivors are an unemployed widow, a disabled widower, and children; a reduced benefit is paid to survivors who were partially dependent on the deceased.

Funeral grant: The employer pays for the cost of the funeral, up to 300 lilangeni.

Administrative Organization

Ministry of Labour and Social Security (http://www.gov.sz) enforces the law.

Employers must insure the assessed liability with a private insurance company.

Tanzania

Exchange rate: US$1.00 = 1,483 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1964 (provident fund) and 1997 (social insurance), implemented in 1998.

Type of program: Social insurance system.

Note: Under transitional rules, the provident fund system continues to operate for insured persons who leave employment before retirement age and who remain out of work for at least six months.

Coverage

Workers in the private sector (except in private companies covered by the parastatal special system), organized groups (such as cooperative members) in the formal sector, and public employees and self-employed persons not covered under the parastatal special system.

Voluntary coverage is available.

Exclusions: Household workers.

Special contributory systems for employees of parastatal organizations; self-employed persons, including informal-sector workers; workers who start new employment after age 46; expatriates contributing in their country of residence; persons with seasonal income; and local authority employees. Special noncontributory systems for armed forces personnel and political leaders.

Source of Funds

Insured person: 10% of gross earnings; voluntary contributors pay 20% of declared income but no less than 20% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The insured person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

Self-employed person: 20% of declared income but no less than 20% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The self-employed person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

Employer: 10% of gross payroll.

Contributions are paid on behalf of insured women who receive maternity benefits.

The employer's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions; any age if permanently emigrating. Covered employment must cease.

Insured persons who were within 14 years of the pensionable age in July 1998 and who have fewer than 180 months of contributions at age 60 may receive a basic pension, as determined by the Director General of the National Social Security Fund.

Early pension: Age 55 with at least 180 months of contributions.

Deferred pension: A deferred pension is possible. There is no maximum deferral period.

Previous contributions made to the National Provident Fund are converted into contribution credits.

Old-age grant: Age 60 with less than 180 months of contributions. Covered employment must cease.

Old-age benefits are not payable abroad.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity and have at least 180 months of contributions or 36 months of contributions, including at least 12 months in the 36 months immediately before the disability began.

A medical board of doctors appointed by the Ministry of Health assesses the disability. The insured may be required to undergo a medical examination by the medical board.

Disability grant: Paid if the insured does not meet the qualifying conditions for a disability pension.

Disability benefits are not payable abroad.

Survivor pension: The deceased met the qualifying conditions for an old-age or disability pension at the time of death.

Survivor grant: Paid if the insured did not meet the qualifying conditions for an old-age or disability pension at the time of death.

Eligible survivors are a widow(er) and children younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no surviving spouse or child, parents of the deceased may be eligible.

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

Survivor benefits are not payable abroad.

Funeral grant: The insured had at least one month of contributions and was employed at the time of death. The grant is paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the best five of the last 10 years before retirement plus 1.5% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

A lump sum of 24 times the monthly pension is paid in the first month and a monthly pension thereafter.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 67.5% of the insured's monthly earnings used to calculate the pension.

Early pension: The pension is reduced by 0.5% of the insured's earnings used to calculate the pension for each 12-month period the pension is taken before age 60. The pension must be at least equal to the minimum pension.

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted according to the actuarial valuation of the fund and changes in the legal minimum wage.

Old-age grant: The grant is the combined value of the insured's and employer's last monthly contributions multiplied by the number of months of contributions. There is no minimum benefit.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the best five of the last 10 years before the disability began plus 1% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

The insured is credited with 1% of average monthly earnings for each year the disability began before the pensionable age.

A lump sum of 24 times the monthly pension is paid in the first month and a monthly pension thereafter.

The minimum pension is 80% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 67.5% of average monthly covered earnings.

The disability pension may be replaced by an old-age pension at age 60 if the value of the old-age pension is at least equal to the disability pension.

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted according to the actuarial valuation of the fund and changes in the legal minimum wage.

Survivor Benefits

Survivor pension: 100% of the deceased's pension is paid to a widow(er) without dependent children; 40% if an orphan's benefit is also paid. If there is more than one widow, the pension is split equally.

The widow(er)'s pension is paid for two years if the widow(er) is younger than age 45 or does not have a dependent child younger than age 15 at the time of the insured's death.

The minimum pension is 80% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 67.5% of average monthly covered earnings.

Orphan's pension: 60% of the deceased's pension is split equally among eligible children; 100% for full orphans.

Parent's pension (if there are no other eligible survivors): 100% of the deceased's pension is paid.

A lump sum of 24 times the monthly pension is paid in the first month to each eligible survivor and a monthly pension thereafter.

Survivor grant: A lump sum of 12 months of the deceased's pension is paid.

Funeral grant: A lump sum ranging from 150,000 shillings to 600,000 shillings is paid, depending on the amount of monthly contributions.

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted according to the actuarial valuation of the fund and changes in the legal minimum wage.

Administrative Organization

Ministry of Labour and Employment (http://www.tanzania.go.tz/labour.htm) provides general supervision.

National Social Security Fund (http://www.nssf.or.tz), managed by a director general, administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1997 (social insurance), implemented in 2005.

Type of program: Social insurance system. Cash maternity benefit and medical benefits only.

Coverage

Workers in the private sector (except in private companies covered by the parastatal special system), organized groups (such as cooperative members) in the formal sector, public employees, and self-employed persons not covered under the parastatal special system.

Voluntary coverage is available.

Exclusions: Household workers.

Special system for certain employees.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors. Old-age pensioners may make a voluntary contribution of 6% of their monthly pension.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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 benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 36 months of contributions including at least 12 months in the 36 months immediately before the expected date of childbirth. Cash maternity benefits are paid to an insured woman only once in each three-year period.

Medical benefits: The insured must have at least three months of contributions immediately before the medical issue began.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured woman's average daily wage in the six months before the 20th week of pregnancy is paid for up to 12 weeks in one or two installments: four weeks before and eight weeks after childbirth (four weeks after childbirth for a stillborn child).

Workers' Medical Benefits

Benefits include inpatient and outpatient health care services. Accredited hospitals provide medical benefits under agreement with the National Social Security Fund.

Maternity care is provided from the 24th week of pregnancy and ceases two days after childbirth; seven days after childbirth for a cesarean section; up to 12 weeks if prolonged care is necessary.

Dependents' Medical Benefits

Benefits include inpatient and outpatient health care services. Accredited hospitals provide medical benefits under agreement with the National Social Security Fund.

Eligible dependents are the spouse and up to four of the insured's children younger than age 18 (age 21 if a full-time student).

Administrative Organization

Ministry of Labour and Employment (http://www.tanzania.go.tz/labour.htm) provides general supervision.

National Social Security Fund (http://www.nssf.or.tz), managed by a director general, administers the program.

Work Injury

Regulatory Framework

First law: 1948.

Current law: 1997 (social insurance), implemented in 2002.

Type of program: Social insurance system.

Coverage

Workers in the private sector (except in private companies covered by the parastatal special system), organized groups (such as cooperative members) in the formal sector, and public employees and self-employed persons not covered under the parastatal special system.

Exclusions: Household workers.

Special system for certain employed workers.

Source of Funds

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

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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: The insured must be registered with the National Social Security Fund and assessed with a work injury or an occupational disease.

Temporary Disability Benefits

60% of the insured's average daily wage is paid for up to 26 weeks.

The average daily wage is based on the insured's earnings in the six months before the month the disability began.

Permanent Disability Benefits

If the insured is assessed with a total disability, 70% of the insured's average monthly earnings is paid for up to seven years.

Partial disability: If the assessed degree of disability is less than 30%, a lump sum is paid. The maximum partial disability benefit is 84 times the insured's average monthly earnings, according to the assessed degree of disability.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability benefit is paid.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care; prostheses; and the cost of medicine, appliances, and transportation up to a maximum.

Survivor Benefits

Survivor benefit: A lump sum of twice the deceased's average monthly earnings is paid.

Death benefit: A lump sum is paid to eligible survivors, up to 300,000 shillings.

Administrative Organization

Ministry of Labour and Employment (http://www.tanzania.go.tz/labour.htm) provides general supervision.

National Social Security Fund (http://www.nssf.or.tz), managed by a director general, administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to provide severance pay to employees with at least three months of continuous service.

Togo

Exchange rate: US$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employeed persons; and informal-sector workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 4% of gross earnings. Voluntarily insured persons contribute based on average gross earnings in the last three months of salaried activity.

Self-employed person: 12% of declared earnings. The Ministry of Labor, Employment, and Social Security sets contribution rates for informal sector workers.

Employer: 8% of gross payroll; contributions are reduced to 7.4% of gross payroll if at least 5% of the employer's workforce is assessed with a disability.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 15 years of contributions.

Early pension: Age 55. The pension is reduced by 5% for each year a claim is made before age 60.

The pension is payable abroad only under reciprocal agreement.

Old-age lump-sum: Age 60 and does not meet the qualifying conditions for the old-age pension. The insured must have at least 12 months of coverage. Employment must cease.

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 six months of contributions in the last year. There is no qualifying period for a disability that is the result of a nonwork-related accident.

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

The pension is payable abroad only under reciprocal agreement.

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

The pension ceases on remarriage.

An orphan receiving a survivor pension may not receive family allowances.

The pension is payable abroad only under reciprocal agreement.

Survivor lump sum: The deceased did not meet the qualifying conditions for a pension but had at least 12 months of coverage.

Eligible survivors are a widow(er) who was married to the deceased for at least one year or who is pregnant or has a child with the deceased and children younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

An orphan may receive the survivor lump sum in addition to family allowances.

Old-Age Benefits

Old-age pension: The monthly pension is 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 28,000 CFA francs.

The insured may receive two or more pensions; 100% of the higher pension plus 50% of the lower pension(s) is paid.

Old-age lump sum: A lump sum of one month of the insured's average monthly earnings in the last five years is paid for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum

wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Permanent Disability Benefits

Disability pension: The monthly pension is 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months. The insured is credited with a six-month contribution period for each year before the normal retirement age that the claim is made.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 28,000 CFA francs.

Constant-attendance supplement: 50% of the insured's pension is paid.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Survivor Benefits

Survivor pension: 50% of the monthly pension the deceased received or would have been entitled to receive at the time of death is paid to an eligible widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 25% of the monthly pension the deceased received or would have been entitled to receive at the time of death is paid to each eligible orphan; 40% to each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

All survivor benefits combined must not exceed 100% of the pension the deceased received or would have been entitled to receive at the time of death.

The insured may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor lump sum: A lump sum of one month of the pension the deceased would have been entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 2011.

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

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employeed persons; and informal-sector workers.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Family Allowances.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

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

Cash maternity benefits: The insured woman must have at least 12 months of coverage before the expected date of childbirth.

Benefits are payable abroad only under reciprocal agreement.

Sickness and Maternity Benefits

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

Maternity benefit: The daily benefit is 100% of the insured's average daily wage in the last three months (the employer pays 50% of the benefit). The benefit is paid for up to eight weeks before and six 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 care and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers, household workers, self-employed persons, casual and temporary workers, civil servants temporarily assigned to work for a public company, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 2.5% of declared earnings.

Employer: 2.5% of gross payroll.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

66.7% of the insured's average daily wage in the last three months is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit may be paid weekly or monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average earnings in the three months before the disability began is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed disability is less than 15%, a lump sum of three years of pension is paid.

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

The pension may be partially converted to a lump sum after receiving the pension for five years.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive work injury permanent disability pension in addition to the old-age pension under certain conditions.

The pension is paid monthly, quarterly, or annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 50% of the deceased's average earnings in the three months before the date of the accident is paid to a widow(er).

Eligible survivors are a widow or a dependent, disabled widower who was married to the deceased before the date of the accident. If there is more than one widow, the pension is split equally.

The pension ceases on remarriage.

Orphan's pension: 40% of the deceased's average earnings in the three months before the date of the accident is paid to orphans younger than age 16 (age 21 if an apprentice, student or disabled).

Dependent parent's and grandparent's pension: 10% of the deceased's average earnings in the three months before the date of the accident is paid to each dependent parent and grandparent.

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

The pension is paid monthly, quarterly, or annually, depending on its value.

An eligible survivor may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated using 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum of 30 days of the deceased's average earnings in the three months before the date of the accident is paid.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers contributions and benefits.

Employers must be insured against liability with the National Social Security Fund.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers, household workers, casual or temporary workers, certain pensioners and other recipients of social insurance benefits; self-employed persons; and informal sector workers.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: 6% of declared earnings. The Ministry of Labor, Employment, and Social Security sets contribution rates for informal-sector workers.

Employer: 6% of gross payroll.

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

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 15 days or 120 hours a month or receive other social insurance benefits.

The child must not receive an orphan's pension.

If a parent receives family allowances from the special system for civil servants, only the higher benefit amount is paid.

Prenatal allowance: The woman must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child, up to four; if a child is no longer eligible or dies, the benefit may be paid for up to two additional children. The benefits are paid every three months.

Prenatal allowance: 500 CFA francs a month is paid for nine months. The allowance is paid in three-month installments.

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

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Employers may pay benefits directly to their employees.

Tunisia

Exchange rate: US$1.00 = 1.45 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current laws: 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed).

Type of program: Social insurance system.

Coverage

Private-sector employees from non-agricultural sectors.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Exclusions: Prisoners working in prison workshops.

Special systems for civil servants, members of parliament, armed forces personnel, agricultural workers, farmers, self-employed persons, household workers, artists, and certain categories of fishermen and low-income earners.

Source of Funds

Insured person: 4.74% of gross earnings.

Contributions are paid quarterly.

The insured person's contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance, which are financed under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: 7.76% of gross payroll.

Contributions are paid quarterly.

The employer's contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance, which are financed under Sickness and Maternity.

Government: None; the government subsidizes contributions to enhance economic activity in low-income areas and to encourage the employment of young graduates, persons with disabilities, and other categories of workers.

Government contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance, which are financed under Sickness and Maternity.

Qualifying Conditions

Old-age pension: Age 60 with at least 120 months of contributions; age 50 with at least 180 months of contributions if prematurely aged due to arduous work, involuntarily unemployed for at least six months, or the mother of three or more children. Employment must cease.

Early pension: Age 55 with at least 360 months of contributions.

Partial pension: The insured must have 60 to 119 months of contributions at retirement.

If the insured has less than 60 months of contributions at retirement, the value of the insured's share of contributions is refunded.

Disability pension: The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least 60 months of contributions. Employment must cease.

A medical commission assesses the degree of disability annually until the insured is aged 55.

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

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

Eligible survivors are the widow(er) and children younger than age 16 (age 21 if a student, age 25 if a student without a scholarship, no limit if disabled or an unmarried daughter without income).

Death grant: The insured had at least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. The employment qualifying condition is waived if the death was the result of an accident.

Death allowance: Paid to the insured for the death of a spouse or dependent child. The insured must have had at least 50 days of employment in the last two quarters or 80 days of employment in the last four quarters.

Old-Age Benefits

Old-age pension: The pension is 40% of the insured's average earnings in the 10 years before retirement plus 0.5% of average earnings for each three-month period of contributions exceeding 120 months.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of average earnings. Average earnings cannot exceed six times the legal monthly minimum wage.

Early pension: The pension is reduced by 0.5% for each quarter that the pension is taken before age 60.

Partial pension: A reduced pension is paid in proportion to the insured's number of quarters of contributions.

The minimum partial pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 262 dinars.

If the insured has less than 60 months of contributions at retirement, a lump sum the value of the insured's contributions is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2010.) The legal minimum wage is adjusted by government decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: The pension is 50% of the insured's average earnings in the last 10 years before the disability began plus 0.5% of average earnings for each three-month period of contributions exceeding 180 months.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of average earnings, up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 262 dinars.

Constant-attendance supplement: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2010.) The legal minimum wage is adjusted by government decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Survivor Benefits

Survivor pension: 75% of the deceased's pension is paid to a widow(er) without a dependent child; 70% with one dependent child; or 50% with two or more dependent children.

The pension ceases if the surviving spouse remarries before age 55.

Orphan's pension: 30% of the deceased's pension is paid for one orphan or 50% for two or more orphans; 30% for one full orphan, 60% for two full orphans, 90% for three full orphans, or 100% for four or more full orphans.

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

Benefits are paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2010.) The legal minimum wage is adjusted by government decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Death grant: A lump sum of 12 times the deceased's monthly average earnings in the three or five years (whichever is greater) immediately prior to death plus one month of average earnings for each year of contributions, up to 18 months of earnings, is paid. The death grant is reduced by 50% for the death of a pensioner; the calculated amount is reduced to 40%, 30%, 20%, or 10% if the death occurs at age 70, age 75, age 80, or age 85, respectively. The average monthly earnings must not be more than six times the legal monthly minimum wage.

The legal monthly minimum wage is 262 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 3,144 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

Death allowance: A lump sum of 10 to 90 days of the insured's sickness benefit is paid for the death of a dependent spouse or child. The daily sickness benefit is 66.7% of the insured's average daily earnings, up to twice the daily minimum wage.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Abroad (http://www.ijtimaia.tn) provides general supervision.

National Social Security Fund (http://www.cnss.nat.tn) administers the program through regional offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1960 and 2004.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Private- and public-sector employees from the agricultural and non-agricultural sectors, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and armed forces personnel.

Medical benefits only: Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for medical benefits for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Source of Funds

Insured person: 2.75% of gross earnings; 4% for pensioners.

Contributions are paid quarterly.

The insured person's contributions finance all sickness and maternity benefits except parental leave, which is financed under Family Allowances. The insured person's contributions also finance the death grant and death allowance under Old Age, Disability, and Survivors.

Self-employed person: 6.75% of gross earnings.

Employer: 4% of gross payroll.

Contributions are paid quarterly.

The employer's contributions finance all sickness and maternity benefits except parental leave, which is financed under Family Allowances. The insured person's contributions also finance the death grant and death allowance under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have at least 50 days of covered employment in the last two quarters or 80 days of insured employment in the last four quarters. Long-term sickness (for a period greater than 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (no limit if disabled), dependent parents, and unmarried daughters without income.

Cash maternity benefits: The insured must have at least 80 days of insured employment in the last four quarters.

Parental leave: Paid within the first seven days after childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 66.7% of the average daily wage. Average daily wage cannot exceed twice the legal minimum daily wage. The benefit is paid after a five-day waiting period for up to 180 days. Benefits are paid every two weeks.

The average daily wage used to calculate benefits is based on the insured's highest quarter of earnings in the last four quarters before the incapacity began.

The legal daily minimum wage is 8,733 dinars.

There is no waiting period or limit to duration for hospitalization, recognized long-term illnesses, or for an incapacity that is the result of a nonwork-related accident. The benefit is 50% of the average daily wage, from the first day of the fourth year of sickness.

Maternity benefit: The benefit is 66.7% of the average daily wage. Average daily wage cannot exceed twice the legal daily minimum wage. The benefit is paid for 30 days and may be extended 15 days for complications arising from pregnancy or childbirth. Benefits are paid monthly.

The average daily wage used to calculate benefits is based on the insured's highest quarter of earnings in the last four quarters before the claim to benefits.

Parental leave: The benefit is the insured's average daily wage, calculated using the insured's last quarter earnings, and is paid for one day.

Workers' Medical Benefits

Insured persons can choose from three options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician who is chosen by the insured person and under contract with the National Health Insurance Fund; or reimbursement by the National Health Insurance Fund for medical services provided by public or private health care providers according to a schedule in law.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing is based on a schedule in law. The insured person's portion of the cost of medical services cannot exceed 1.5 times the insured's average salary or pension in the last calendar year.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Abroad (http://www.ijtimaia.tn) provides general supervision.

National Health Insurance Fund (http://www.cnam.nat.tn) administers the program through regional offices.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994 and 2004.

Type of program: Social insurance system.

Coverage

All salaried employees, including casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; students; and prisoners working in prison workshops.

Voluntary coverage for self-employed persons and artists.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions only.

Employer: 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk. (The contribution rate may be reduced, depending on the employer's reported accident rate.)

Contributions are paid quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 66.7% of the insured's highest average daily wage in the highest quarter of the last four quarters before the disability began. The benefit is paid after a three-day waiting period (after one day if hospitalized) until full recovery or certification of permanent disability.

The average daily wage used to calculate benefits must not be lower than the legal daily minimum wage. The legal daily minimum wage is 8,733 dinars.

Permanent Disability Benefits

The monthly pension is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 15% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the disability began. The annual earnings used to calculate benefits must not exceed six times the legal annual minimum wage. The legal annual minimum wage is 3,144 dinars.

The minimum pension is the legal monthly minimum wage. The legal monthly minimum wage is 262 dinars.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the annual earnings used to calculate benefits is paid.

The permanent disability pension can be paid as a lump sum after a five-year period if the assessed degree of disability is 35% or less. The lump sum is calculated according to a schedule in law.

For an assessed disability of 5% to 15%, a lump sum is paid of 150% of the annual earnings used to calculate benefits multiplied by the assessed degree of disability.

If the insured is entitled to the old-age pension or the non-work-related disability pension and the work injury permanent disability pension, all benefits combined must not exceed the value of the annual earnings used to calculate the higher of the pensions.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

Workers' Medical Benefits

Benefits include all necessary medical and surgical care, hospitalization, medicine, and appliances, according to a schedule in law.

Survivor Benefits

Survivor pension: 50% of the insured's annual earnings used to calculate the deceased's permanent disability pension is paid to a widow(er) without children; 40% if the surviving spouse has one or more children.

The pension ceases on remarriage.

Orphan's pension: 20% of the insured's annual earnings used to calculate the deceased's permanent disability pension is paid for one orphan, 30% for two, or 40% for three or more orphans; 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Orphans must be younger than age 16 (age 21 if a secondary or professional school student, age 25 if a university student, no limit if disabled or an unmarried daughter without income).

Other eligible survivors: If there is no surviving widow(er) or child, 20% of the insured's annual earnings used to calculate the deceased's permanent disability pension is paid for each dependent parent, grandparent, and grandchild, up to 50% of the annual earnings.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the death occurs. The annual earnings used to calculate benefits must not exceed six times the legal annual minimum wage. The legal annual minimum wage is 3,144 dinars.

All survivor benefits combined must not exceed 80% of the deceased's earnings.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages.

Funeral grant: One month of earnings is paid to the deceased's eligible survivors. The maximum grant is the

legal monthly minimum wage. The legal monthly minimum wage is 262 dinars.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Abroad (http://www.ijtimaia.tn) provides general supervision.

National Health Insurance Fund (http://www.cnam.nat.tn) administers the program through regional offices.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996 (workers' social protection), implemented in 1997.

Type of program: Social assistance system.

Coverage

All nonagricultural salaried employees.

Exclusions: Self-employed persons, agricultural workers, and household workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: None.

National Social Security Fund finances the cost of all unemployment benefits according to available resources.

Qualifying Conditions

Unemployment benefits: The insured must have paid at least 12 quarters of contributions to the National Social Security Fund and must be involuntarily unemployed, ineligible for an old-age pension or a disability pension, and registered at an employment office.

Unemployment Benefits

The benefit is one month of the insured's salary, up to the legal monthly minimum wage. The benefit is paid for up to 12 months.

The legal monthly minimum wage is 262 dinars.

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for up to a year beginning on the first day after the end of the quarter in which employment ceased.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Abroad (http://www.ijtimaia.tn) provides general supervision.

National Social Security Fund (http://www.cnss.nat.tn) administers the program through regional offices.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1960, 1980 (family supplement), and 1994 (nursery school fees).

Type of program: Employment-related system.

Coverage

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with 30 or more workers; students younger than age 28; and trainees of any age.

Exclusions: Self-employed persons, household workers, and employees of farms with fewer than 30 workers.

Special system for civil servants and armed forces personnel.

Source of Funds

Insured person: 0.89% of gross earnings.

Contributions are paid quarterly.

The insured person's contributions also finance parental leave provided under Sickness and Maternity.

Self-employed person: Not applicable.

Employer: 2.21% of gross payroll.

Contributions are paid quarterly.

The employer's contributions also finance parental leave provided under Sickness and Maternity.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or the insured's daughter providing care for her brothers and sisters, no limit if disabled). Allowances are paid for up to three children.

Family supplements: Paid to families with a nonworking spouse. The children must be eligible for family allowances.

Nursery school fees (means-tested): Paid to working mothers with monthly earnings of less than 2.5 times the legal minimum wage based on a working week of 48 hours.

The child must be aged 2 months to 36 months and eligible to receive family allowances.

The legal monthly minimum wage is 262 dinars.

Family Allowance Benefits

Family allowances: 18% of the insured's earnings is paid for the first child, 16% for the second, and 14% for the third. The allowances are paid quarterly.

The maximum earnings used to calculate benefits are 122 dinars a quarter.

Family supplements: 9.37 dinars is paid for the first child, 18.75 dinars for two children, and 23.47 dinars for three children.

Nursery school fees (means-tested): 15 dinars a month is paid for up to 11 months for each eligible child.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Abroad (http://www.ijtimaia.tn) provides general supervision.

National Social Security Fund (http://www.cnss.nat.tn) administers the program through regional offices.

Uganda

Exchange rate: US$1.00 = 2,313 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1985 (social security fund).

Type of program: Provident fund system.

Coverage

Persons aged 16 to 54 employed in firms with five or more workers, including temporary employees.

Voluntary coverage is available.

Exclusions: Self-employed persons.

Special systems for public-sector employees, military and prison personnel, and government teaching service employees.

Source of Funds

Insured person: 5% of gross monthly earnings.

Self-employed person: Not applicable.

Employer: 10% of gross monthly payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; age 50 if employment ceased at least a year before the time of the claim.

Drawdown payments: Withdrawal of contributions and interest is permitted before retirement if covered by an alternative social security program approved by the Ministry of Finance, Planning, and Economic Development or if permanently emigrating.

Disability benefit: The fund member must have a permanent total disability for any work or a permanent partial disability resulting in a serious loss of earning capacity.

Survivor benefit: Paid for the death of the fund member before retirement.

Eligible survivors (in order of priority) are the surviving spouse and dependent children; parents and brothers; grandparents or next-of-kin; the administrator of the deceased's estate; and the person who paid for the funeral.

Old-Age Benefits

A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

Permanent Disability Benefits

A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

Survivor Benefits

A lump sum of total employee and employer contributions plus interest is paid. If the benefit is paid to the person who pays for the funeral, the cost of the funeral is reimbursed up to a maximum of 5,000 shillings.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is set in consultation with the Minister of Finance, Planning, and Economic Development.

Administrative Organization

Ministry of Finance, Planning, and Economic Development (http://www.finance.go.ug) provides general supervision.

Bank of Uganda (http://www.bou.or.ug) provides substantive supervision.

National Social Security Fund (http://www.nssfug.org) administers the program.

National Social Security Fund is governed by a tripartite board of directors consisting of the managing director, the chairman, and other members appointed by the Minister of Finance, Planning, and Economic Development.

Work Injury

Regulatory Framework

First law: 1946.

Current law: 2000 (workers' compensation).

Type of program: Employer-liability system, involving compulsory insurance with a specific insurer.

Coverage

Employed persons, including government employees.

Exclusions: Active members of the armed forces and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is normally met through insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: The insured must have a permanent incapacity or an incapacity lasting at least three consecutive days that results in the loss of earnings.

Temporary Disability Benefits

The benefit is paid periodically or as a lump sum. The benefit amount depends on the circumstances of the accident, the assessed degree of disability, the loss of earnings, and the probable duration of the disability. The benefit is paid for up to 96 months and may be extended subject to a medical examination.

Permanent Disability Benefits

If the insured has a total disability, a lump sum of 60 months of earnings is paid, up to a maximum.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 25% of the lump-sum benefit (but not less than a predetermined minimum) is paid.

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical, surgical, and nursing care; hospitalization; and medicine.

Survivor Benefits

A lump sum of 60 months of earnings is paid, up to a maximum, minus 50% of the value of any disability benefits paid to the insured for the same accident before his or her death.

The full benefit is paid to fully dependent survivors; if there are no other dependent survivors, the employer pays any expenses related to medical care provided to the deceased and the cost of the funeral.

Administrative Organization

Ministry of Gender, Labor, and Social Development (http://www.mglsd.go.ug) enforces the law, approves settlements, and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

Zambia

Exchange rate: US$1.00 = 4,925 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966 (provident fund).

Current law: 1996 (pension scheme), implemented in 2000.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers, household workers in urban areas, apprentices, and all employees of the national public service and local authorities who began work on or after February 1, 2000.

Voluntary coverage for self-employed persons and some categories of informal-sector workers who were previously covered for at least 60 months.

Exclusions: Workers earning less than 15,000 kwacha a month; armed forces personnel.

Special system for employees of the national public service and local authorities who began work before February 1, 2000.

Source of Funds

Insured person: 5% of covered earnings; 10% of covered earnings for voluntary contributors.

The maximum monthly earnings used to calculate contributions are four times the national average monthly earnings.

Self-employed person: 10% of covered earnings for voluntary contributors.

The maximum monthly earnings used to calculate contributions are four times the national average monthly earnings.

Employer: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are four times the national average monthly earnings.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 55 with at least 180 months of contributions. Employment must cease.

Early pension: Paid from age 50 with at least 180 months of contributions and if the resulting reduced pension is at least 20% of the national average monthly earnings. Employment must cease.

Old-age settlement: Paid if the insured does not meet the qualifying conditions for the old-age pension.

All old-age benefits are payable abroad only under reciprocal agreement.

Disability pension: The insured must be assessed as permanently incapable of any work as the result of a physical or mental disability and have at least 60 months of contributions, including at least 12 in the 36 months before the disability began.

A medical board appointed by the Minister of Labor and Social Security assesses the disability.

Disability settlement: Paid if the insured does not meet the qualifying conditions for the disability pension.

All disability benefits are payable abroad only under reciprocal agreement.

Survivor pension: The deceased had at least 60 months of contributions or was receiving an old-age or disability pension at the time of death.

Eligible survivors are the spouse and children younger than age 18 (age 25 if a student, no limit if disabled).

A surviving spouse caring for one or more of the deceased's children is eligible for a pension until death or remarriage. If the surviving spouse is younger than age 45 and does not have children with the deceased, a limited pension is paid for two years.

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

Funeral grant: Paid if the deceased had at least 12 months of contributions in the 36 months before death.

All survivor benefits are payable abroad only under reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is the insured's average adjusted monthly earnings multiplied by the number of months of contributions.

The minimum monthly pension is 20% of national average monthly earnings.

The maximum monthly pension is 40% of the insured's average adjusted monthly earnings.

Early pension: A reduced pension is paid. The minimum monthly early pension is 20% of national average monthly earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in national average earnings.

Old-age settlement: A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

Permanent Disability Benefits

Disability pension: The insured's monthly calculated old-age pension or the minimum pension (whichever is greater) is paid plus compensation for lost years of work.

The minimum monthly pension is 20% of national average monthly earnings.

Disability settlement: A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

Survivor Benefits

Survivor pension: If the insured was employed at the time of death, the pension is the monthly calculated pension or the minimum pension (whichever is greater) plus compensation for lost years of work. If the deceased was receiving an old-age or disability pension, the pension is replaced by a survivor pension.

When there is more than one eligible survivor, the pension is split according to a schedule in law.

The minimum monthly pension is 20% of national average monthly earnings.

Survivor settlement: A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

Funeral grant: A lump sum of 10 times the minimum pension is paid to the survivor; if there is no eligible survivor, the grant is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Labor and Social Security (http://www.mlss.gov.zm) provides general supervision.

National Pension Scheme Authority, managed by a tripartite board of trustees and a director general, administers the program through two regional offices and 23 district offices.

Sickness and Maternity

Regulatory Framework

First law: 1973.

Current law: 1994.

Type of program: Medical benefits only.

No statutory cash benefits are provided.

Coverage

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Resident citizens of Zambia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Most of the cost of medical benefits.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Must be a resident citizen of Zambia.

Sickness and Maternity Benefits

No statutory benefits are provided.

Workers' Medical Benefits

Medical care is available to all resident citizens in government hospitals, clinics, and rural health centers at low cost. Selected medical institutions require the payment of fees for medical services.

Dependents' Medical Benefits

Medical care is available to all resident citizens in government hospitals, clinics, and rural health centers at low cost. Selected medical institutions require the payment of fees for medical services.

Administrative Organization

Ministry of Health (http://www.moh.gov.zm) provides general supervision.

Work Injury

Regulatory Framework

First laws: 1929 (employer liability) and 1963 (compulsory insurance).

Current law: 1994.

Type of program: Employer-liability system, involving compulsory insurance with a public carrier.

Coverage

Employed persons, including casual workers, household workers, apprentices, and public-sector employees not covered under the special system for public-sector employees.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is met through contributions fixed annually according to the assessed degree of risk.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If the insured is assessed with a degree of disability of 10% or less, 50% of monthly covered earnings is paid for up to 18 months; may be extended to 24 months. Medical certification is necessary.

The maximum monthly earnings used to calculate benefits are 250,000 kwacha.

The minimum and maximum benefits vary according to the assessed degree of disability.

A government institution or private clinic assesses the degree of disability. Occupational diseases are assessed annually. Work injuries are assessed when the claim is made; a review of the assessed disability is possible if the worker's medical condition changes.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a degree of disability greater than 10%, 50% of monthly covered earnings when the disability began multiplied by the assessed degree of disability is paid.

The maximum pension is paid for a permanent total disability of 100%.

The maximum monthly earnings used to calculate benefits are 250,000 kwacha.

Constant-attendance allowance: Paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions.

Partial disability: A lump sum is paid if the total benefit payment is less than 31,000 kwacha or if the assessed degree of disability is 10% or less.

A government institution or private clinic assesses the degree of disability. Occupational diseases are assessed annually. Work injuries are assessed when the claim is made; a review of the assessed disability is possible if the worker's medical condition changes.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Workers' Medical Benefits

Minister of Labor and Social Security determines medical benefits through a statutory body.

There is no limit to duration.

Survivor Benefits

Survivor pension: 80% of the deceased's disability pension is paid to a widow or a disabled widower. The pension is paid monthly.

Remarriage settlement: The widow(er)'s pension ceases on remarriage and a lump sum of 24 months of pension is paid.

Orphan's pension: 15% of the deceased's disability pension is paid for the first orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) younger than age 18. The monthly pension is paid for up to eight orphans.

Other eligible survivors: If there is no surviving widow(er) or child, an amount is paid to other eligible dependent survivors according to their degree of dependency on the deceased.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Funeral grant: The cost of the burial or an amount prescribed by the Minister of Labor and Social Security is paid.

Administrative Organization

Ministry of Labor and Social Security (http://www.mlss.gov.zm) provides general supervision.

Workers' Compensation Fund Control Board (http://www.workers.com.zm), managed by a board and a commissioner, administers contributions and benefits.

Zimbabwe

Currency is the US dollar (US$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1993.

Current laws: 1995, 1998, 2001, 2002, 2003, 2008, 2009, and 2010.

Type of program: Social insurance system.

Note: Under the 1998 Social Welfare Assistance Act, limited public assistance is provided by the Department of Social Welfare to needy persons incapable of work and to persons aged 65 or older or with a disability.

Coverage

All employed citizens or residents aged 16 to 65.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 3% of monthly earnings.

Self-employed person: Not applicable.

Employer: 3% of monthly payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if in arduous employment) with at least 10 years of contributions.

Deferred pension: The pension may be deferred up to age 65.

Retirement grant: Paid if the insured does not meet the qualifying conditions for the pension and has more than one year but less than 10 years of contributions.

Disability pension: The insured must be younger than age 60, assessed with a disability and a permanent incapacity for work, and have at least one year of contributions. A medical doctor assesses the disability.

Disability grant: The insured must be younger than age 60, assessed with a disability and a permanent incapacity for work, and have less than one year of contributions. A medical doctor assesses the disability.

Survivor benefit: Paid if the deceased was a pensioner or met the qualifying conditions for the old-age or disability pension at the time of death.

Eligible survivors (in order of priority) are the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

Survivor grant: The insured met the qualifying conditions for the retirement grant or disability grant.

Eligible survivors (in order of priority) are the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

Funeral grant: The deceased must have had at least one year of contributions and the death must not be work-related. The grant is paid to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The pension is 1.33% of monthly covered earnings in the month before retirement multiplied by the number of years of contributions up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

Deferred pension: Calculated in the same way as the old-age pension.

The minimum monthly pension is US$40.

Retirement grant: A lump sum of 0.083% of the insured's annual covered earnings immediately before retirement multiplied by the number of years of contributions (including credited periods) is paid.

The minimum retirement grant is US$40.

Permanent Disability Benefits

Disability pension: The pension is 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions up to 10 years. For a contribution period exceeding 10 years, the pension is 1.33% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods) up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is US$10.

Disability grant: A lump sum of 0.083% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) is paid.

The minimum disability grant is US$10.

Survivor Benefits

Survivor benefit: A monthly pension of 40% of the deceased's old-age or disability pension is paid to a widow(er); 40% to children up to age 18 (age 25 if a student, no limit if disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

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

Survivor grant: A lump sum of 40% of the deceased's retirement or disability grant is paid to a widow(er); 40% to children up to age 18 (age 25 if a student, no limit if disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

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

Funeral grant: A lump sum is paid, as determined by the General Manager of the National Social Security Authority.

The minimum amount for a funeral grant is US$200.

Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority (http://www.nssa.org.zw) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is 100% of wages and is paid for at least 21 days before and 77 days after the expected date of childbirth.

A health care program provides free primary health care for low-paid workers.

Government and mission hospitals serve rural areas; government and private hospitals and doctors serve urban areas.

Work Injury

Regulatory Framework

Current laws: 1990, 1998, and 2008.

Type of program: Employer-liability system.

Coverage

All employed persons in the private sector, local authorities, and parastatals.

Exclusions: Self-employed persons and household workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost for employees is met through insurance premiums based on monthly earnings.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of monthly covered earnings is paid for the first 30 days; thereafter, 51% of monthly earnings.

The benefit is paid for up to 18 months.

Child's supplement: 12.5% of the insured's benefit is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

Permanent Disability Benefits

The insured must have an assessed degree of disability greater than 30%. The pension amount must be greater than US$15 a month to receive the pension. If the insured's pension is not greater than US$15 a month, a lump sum is paid.

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

Child's supplement: 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

Partial disability: A lump sum is paid if the insured has an assessed degree of disability of 30% or less.

Benefits are payable abroad.

Workers' Medical Benefits

The National Social Security Authority pays for all medical fees, including medicine, hospital care, prostheses, and transportation.

Survivor Benefits

Survivor pension: 66.7% of the deceased's pension is paid to a dependent widow(er). If there is more than one eligible widow, the pension is split equally.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 24 months of pension is paid.

Child's supplement: Paid until the child is age 19 or is self-supporting, whichever is earlier. 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child. The child's supplement does not cease if the surviving spouse remarries.

Dependent's allowance: Paid to dependent parents, brothers, and sisters for the death of an unmarried worker.

Funeral grant: A lump sum of US$200 is paid for a work-related death, as determined by the General Manager of the National Social Security Authority.

Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority (http://www.nssa.org.zw) administers the program.