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

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.
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.