Burundi

Exchange rate: US\$1.00 = 1,535 Burundi francs (BIF).

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, 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. The voluntarily insured contribute 10% of monthly earnings.

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

Self-employed person: Not applicable.

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

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

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: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include 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 if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include 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.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last three or five years (whichever amount 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 regional minimum wage.

The highest regional monthly minimum wage is 4,000 BIF.

The regional minimum wage is adjusted by ministerial ordinance.

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% 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 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.

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 the insured is younger than the pensionable age.

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

The highest regional monthly minimum wage is 4,000 BIF.

The regional minimum wage is adjusted by ministerial ordinance.

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.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases on remarriage.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive 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 old-age or disability pension the deceased received or was entitled to receive 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.

Survivor settlement: A lump sum equal to a percentage of the old-age or disability pension the deceased received or was entitled to receive 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 if there are 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 military personnel.

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 BIF.

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

Temporary disability benefit: 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 second 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 (from 105 BIF to 160 BIF a day).

The minimum wage is adjusted by ministerial ordinance.

Permanent Disability Benefits

Permanent disability pension: 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 monthly 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 less than 100%, a percentage of the full disability is paid according to the assessed degree of disability; a lump sum is paid for less than a 15% 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.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive 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 old-age or disability pension the deceased received or was entitled to receive 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 old-age or disability pension the deceased received or was entitled to receive 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 old-age or disability pension the deceased received or was entitled to receive if assessed with a permanent total disability.

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

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 BIF.

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 insured's wife must not be in paid employment and the child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled). Benefits are reduced if the insured works less than four hours a day.

Family Allowance Benefits

Family allowances: 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.