

## Uganda

Exchange rate: US\$1.00 = 2,686 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1967.

**Current laws:** 1985 (social security fund) and 2011 (retirement benefit authority).

**Type of program:** Provident fund system.

Note: The Retirement Benefits Authority (RBA), a new independent regulatory authority, has begun licensing private pension plans, the first phase of a new pension system. Once the new system is fully operational, workers will be able to choose between the existing National Social Security Fund and other approved plans.

#### Coverage

Persons 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.

#### 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 retirement income plan or if permanently emigrating.

**Disability benefit:** The fund member must have a permanent total disability for any work that he or she was able to perform before the disability began or a permanent partial disability that prevents the worker from earning a reasonable living.

**Survivor benefit:** Paid for the death of the fund member before retirement.

Eligible survivors (in order of priority) include the surviving spouse and dependent children; parents and brothers; grandparents or next-of-kin; and the person who paid for the funeral.

#### Old-Age Benefits

**Old-age benefit:** A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual interest rate 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

**Disability benefit:** A lump sum of total employee and employer contributions plus interest is paid.

Interest rate adjustment: The annual interest rate 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

**Survivor benefit:** 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 5,000 shillings.

Interest rate adjustment: The annual interest rate 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.

National Social Security Fund (<http://www.nssfug.org>), managed by a tripartite board, administers the program.

### 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 military personnel and self-employed persons.

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### **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**

**Permanent disability benefit:** 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**

**Survivor benefit:** 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.