

Cameroon

Exchange rate: US\$1.00 = 621.73 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1969 (pensions), implemented in 1974, and 2014 (voluntary coverage extension).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons, persons who previously had mandatory coverage, and certain other persons.

Special system for civil servants.

Source of Funds

Insured person: 4.2% of covered earnings; 8.4% of the average monthly salary for the voluntarily insured.

The average monthly salary is set by agreement between the voluntarily insured and the National Social Insurance Fund.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

Self-employed person: 8.4% of the average monthly salary.

The average monthly salary is set by agreement between the voluntarily insured and the National Social Insurance Fund.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

Employer: 4.2% of covered payroll.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 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 at least 60 months in the last 10 years.

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

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Old-age grant: Age 60 with at least 12 months but less than 180 months of contributions.

Early old-age grant: Age 50 with at least 12 months but less than 180 months of contributions.

Disability pension: Younger than the normal retirement age with at least a 66.66% assessed loss of earning capacity and at least five years of coverage, including at least six months of contributions in the last year. There is no contribution requirement 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 insured received or was entitled to receive an old-age or disability pension at the time of death, or had at least 180 months of contributions.

Eligible survivors include a widow(er) at any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), dependent parents, and other relatives if there are no other eligible survivors.

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

Survivor grant: The insured received or was entitled to receive an old-age grant at the time of death.

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

Funeral grant: The insured received or was entitled to receive an old-age grant at the time of death, and there are no eligible survivors for the survivor grant or pension.

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% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

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

The legal monthly minimum wage is 36,270 CFA francs.

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

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.

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

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% 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 the normal retirement age, the insured is credited with a six-month insurance period.

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

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 25% for each full orphan.

Dependent parent's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive 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.

The maximum combined survivor pension is 100% of the old-age pension the deceased received or was entitled to receive.

Survivor grant: A lump sum of 30% of the deceased's 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: The cost of the funeral is paid.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mintss.gov.cm/>) provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 1967 (family allowances) and 1992 (labor code).

Type of program: Social insurance (cash maternity and prenatal benefits) and employer-liability (cash sickness and medical benefits) system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost of the employer-liability program. For social insurance, see source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness and medical benefits (employer liability): There is no minimum qualifying period.

Cash maternity benefits (social insurance): Must have been in covered employment for at least six consecutive months at the time of childbirth.

Prenatal grant (social insurance): Paid to an insured woman who undergoes two medical examinations during pregnancy.

Maternity grant (social insurance): Paid to an insured woman or the wife of an insured man who gives birth to one or more children under medical supervision.

Sickness and Maternity Benefits

Sickness benefit (employer liability): Depending on the type of contract and the employment sector, up to 100% of the employee's earnings is paid for up to six months.

Maternity benefit (social insurance): 100% of the insured's last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended up to six weeks after childbirth if there are complications resulting from pregnancy or childbirth.

Prenatal grant (social insurance): A lump sum of 1,800 CFA francs is paid for each prenatal examination.

Maternity grant (social insurance): A lump sum of 21,600 CFA francs is paid for each viable child.

Workers' Medical Benefits

Employed women receive 1,400 CFA francs toward medical childbirth expenses and 200 CFA francs for each prenatal and pediatric examination for up to six months.

Government health facilities provide some free medical care.

The labor code requires employers to provide certain medical services for workers and their immediate family members through their own medical services or a mutual benefit societies system.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for employees covered by the labor code.

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

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Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, students in technical schools, persons in vocational retraining and rehabilitation, and persons working in the national civic and development service.

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

There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of average monthly earnings in the three months before the disability began 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, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

The legal monthly minimum wage is 36,270 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 monthly minimum wage is paid.

Partial disability: For an assessed degree of disability of at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; for less than 20%, a lump sum of 10 years of the 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: 85% of the deceased's average monthly earnings in the last three months is paid.

The pension is split among the eligible survivors according to a schedule in law. Eligible survivors include a widow(er), 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 funeral is paid.

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Unemployment

Under the labor code (1992), employers are required to pay severance to a dismissed employee who had a contract of unlimited duration, was employed for at least two years, and did not commit any serious misconduct. The payment is a percentage of the employee's monthly wages for each year of service according to the length of service: 20% for each of the first five years, 25% from the 6th to the 10th year, 30% from the 11th to the 15th year, 35% from the 16th to the 20th year, and 40% for each year after the 21st year.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967 (family allowances), implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons and certain pensioners.

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 (including household workers), 5.65% (agriculture), and 3.7% (private-sector teachers).

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

The employer's contributions also finance maternity and prenatal benefits.

Government: None.

Qualifying Conditions

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 or receiving an old-age or survivor pension.

Benefits continue to be paid during work-related disabilities, sick leave (up to 6 months), maternity leave (up to 14 weeks; may be extended up to six weeks), involuntary unemployment (up to three months), and statutory vacation.

Family Allowance Benefits

2,800 CFA francs a month is paid quarterly for each eligible child.

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

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