

Sierra Leone

Exchange rate: US\$1.00 = 8,620 leones.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2001 (social security), implemented in 2002.

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

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

Source of Funds

Insured person: 5% of monthly earnings; 15% for the voluntarily insured.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: 15% of monthly income.

There are no minimum or maximum earnings used to calculate contributions.

Employer: 10% of monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: Contributes as an employer; pays an additional 2.5% of monthly payroll for public-sector employees hired before January 1, 2002, or an additional 4.5% for military and police personnel.

There are no minimum or maximum earnings used to calculate contributions.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for military and police personnel) with at least 180 months of paid or credited contributions.

Periods of contributions before 2001 are credited to public-sector employees still in the labor force on January 1, 2002.

Early pension: Age 55 with at least 180 months of paid or credited contributions.

Old-age gratuity: Paid to the insured at retirement.

The old-age pension is not payable abroad.

Old-age settlement (Retirement Grant): Age 55 with less than 180 months of paid or credited contributions.

Periods of contributions before 2001 are credited to public-sector employees still in the labor force on January 1, 2002.

The old-age settlement is not payable abroad.

Disability pension (Invalidity Pension): Must be younger than age 60, be assessed with a permanent and total incapacity for work, and have at least 180 months of paid or credited contributions or at least 60 months of paid or credited contributions, including at least 12 months of paid contributions in the three years before the disability began. A six-month contribution period is credited for each year that a claim is made before the normal retirement age.

Periods of contributions before 2001 are credited to public-sector employees still in the labor force on January 1, 2002.

A medical board assesses the disability.

The disability pension ceases at the normal retirement age and is replaced by the old-age pension.

The disability pension is not payable abroad.

Disability settlement (Invalidity Grant): Must be assessed with a permanent and total incapacity for work and not qualify for a disability pension.

The disability settlement is not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of paid or credited contributions, including at least 12 months of paid contributions in the three years before the date of death.

Periods of contributions before 2001 are credited to public-sector employees still in the labor force on January 1, 2002.

Eligible survivors include widow(er)s, 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 upon remarriage.

The survivor pension is not payable abroad.

Survivor settlement (Survivors Grant): The deceased did not qualify for a survivor pension.

The survivor settlement is not payable abroad.

Old-Age Benefits

Old-age pension: 30% of the insured's average earnings plus 2% of average earnings for every 12 months of paid or credited contributions exceeding 180 months is paid.

Average earnings are the insured's average monthly earnings in his or her highest five years of earnings.

The minimum monthly old-age pension is 50% of the national monthly minimum wage.

The national monthly minimum wage is 500,000 leones.

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

Early pension: The pension is reduced by 4% for each year it is claimed before the normal retirement age.

Old-age gratuity: A lump sum of 12 months of the old-age pension is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

Old-age settlement (Retirement Grant): A lump sum of 1.5 times the insured's average monthly earnings for every 12 months of paid or credited contributions is paid.

Average monthly earnings are the insured's average monthly earnings over the total contribution period.

Permanent Disability Benefits

Disability pension (Invalidity Pension): 30% of the insured's average earnings plus 2% of average earnings for every 12 months of paid or credited contributions exceeding 180 months is paid. (If the insured has at least 60 months but less than 180 months of contributions, the difference between the insured's contribution period and 180 months is credited.) A six-month contribution period is credited for each year that a claim is made before the normal retirement age.

Average earnings are the insured's average monthly earnings in his or her highest five years of earnings.

The minimum monthly disability pension is 50% of the national monthly minimum wage.

The national monthly minimum wage is 500,000 leones.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

Disability settlement (Invalidity Grant): A lump sum of 1.5 times the insured's average monthly earnings for every 12 months of contributions is paid.

Average monthly earnings are the insured's average monthly earnings over the total contribution period.

Survivor Benefits

Survivor pension

Spouse's pension: 40% 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(er), the pension is split equally.

Orphan's pension: Up to 60% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans.

Parent's benefit: If there is no eligible widow(er) or orphan, a lump sum of 12 months of the survivor pension is paid to

a parent who is employed or receiving a pension (24 months if neither employed nor receiving a pension).

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

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living, depending on the financial resources of the National Social Security and Insurance Trust.

Survivor settlement (Survivors Grant): A lump sum of 1.5 times the insured's average monthly earnings for every 12 months of contributions is paid.

Average monthly earnings are the insured's average monthly earnings over the total contribution period.

Administrative Organization

Ministry of Labour and Social Security (<http://www.labour.gov.sl/>) provides general supervision.

National Social Security and Insurance Trust (<http://www.nassit.org.sl/>) administers the programs.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Employers provide cash maternity benefits and medical care for employees and their dependents through collective agreements. The Free Health Care Initiative (introduced through a presidential decree) provides free medical care for pregnant and lactating mothers as well as children younger than age 5.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 1960 (workmen's compensation).

Type of program: Employer-liability system through private carriers.

Note: A 2016 law introduced mandatory employer-liability insurance for employers with more than five employees.

Coverage

Employed persons.

Exclusions: Self-employed persons, agricultural employees working on plantations with less than 25 workers, household workers, casual workers, family labor, and home-based workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums or provides benefits directly to employees).

Government: An annual contribution; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. Occupational diseases are covered for certain occupations, according to a schedule in law.

Temporary Disability Benefits

A percentage of the difference between the employee's earnings before and after the disability began is paid after a three-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, which is calculated based on the expected duration of the disability.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, a lump sum of 56 times the employee's last monthly earnings is paid.

Constant-attendance benefit: A lump sum of up to 25% of the permanent disability benefit is paid if the employee

requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid, up to a maximum, based on 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 times the deceased's average earnings minus any previously paid disability benefits is paid to the deceased's dependents; a reduced benefit is paid to persons partially dependent on the employee.

Funeral grant: If there are no eligible survivors, a lump sum is paid to cover the cost of the funeral, up to a maximum.

Administrative Organization

Ministry of Labour and Social Security (<http://www.labour.gov.sl/>) provides general supervision.

Employers may insure against liability with private insurance companies.