

Social Security Programs Throughout the World: Africa, 2019



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Preface

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). The ISSA is the principal international institution bringing together social security agencies and organizations around the world. Founded in 1927, the ISSA is located at the International Labour Office in Geneva.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. The ISSA has researched and written the publication since the introduction of the four-volume format in 2002, and beginning with the volume on the Americas 2015, the publication is co-financed by both institutions. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and other types of data that are drawn together to update this report. *Social Security Programs Throughout the World* is based on legislation in effect in January 2019, or the last date for which information has been received by SSA or the ISSA. We added a new country, Guinea-Bissau, to this volume.

Harald Braumann and Luisa Carmona managed the data collection and analysis for the ISSA, and John Jankowski and Ben Danforth performed a technical review of the report for SSA. Staff of the Office of Dissemination at SSA edited the report and prepared it for publication.

Your suggestions and comments on this report are welcome. Any suggestions, comments, or questions about the report should be e-mailed to ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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This report and other publications are available at <https://www.ssa.gov/policy>. The information reported in the country summaries is also available on the ISSA website at <https://www.issa.int/country-profiles>.

Katherine N. Bent
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Errata Policy

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <https://www.ssa.gov/policy/docs/progdsc/ssptw/2018-2019/africa/index.html>.

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Guide to Reading the Country Summaries

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa.¹ The combined findings of this series, which also includes volumes on the Europe, Asia and the Pacific, and the Americas, are published at six-month intervals over a two-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or insufficient information was available regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded.

In this volume on Africa, the data reported are based on laws and regulations in force in January 2019 or on the last date for which information has been received. Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 17.

The country summaries show each system's major features, including mandatory occupational pensions and in some cases, private insurance. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs wherever possible. The terminology may therefore differ from national concepts or usage.

¹ The names of the countries in this report are those used by the U.S. Department of State. The names of the countries, as reproduced on the ISSA website, reflect those used by the United Nations. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Information Sources

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) in partnership with the U.S. Social Security Administration (SSA). This information was supplemented by data collected by the ISSA. Empirical data were provided by numerous social security institutions throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income-maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both, and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see source of funds under Old Age, Disability, and Survivors.)

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with the required length of residency. Universal

Countries in Africa that Responded to the Social Security Programs Throughout the World Survey

Algeria	Djibouti	Libya	Senegal
Angola	Egypt	Madagascar	Seychelles
Benin	Equatorial Guinea	Malawi	Sierra Leone
Botswana	Eswatini (Swaziland)	Mali	South Africa
Burkina Faso	Ethiopia	Mauritania	Sudan
Burundi	Gabon	Mauritius	Tanzania
Cameroon	Gambia	Morocco	Togo
Cape Verde	Ghana	Mozambique	Tunisia
Central African Republic	Guinea	Namibia	Uganda
Chad	Guinea-Bissau	Niger	Zambia
Congo, Democratic Republic of	Kenya	Nigeria	Zimbabwe
Congo, Republic of the	Lesotho	Rwanda	
Côte d'Ivoire	Liberia	São Tomé and Príncipe	

programs may include old-age pensions for persons over a certain age; pensions for workers with disabilities, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, are typically financed from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are often administered locally.

Other Types of Programs

Three other types of programs are those delivered mainly through financial services providers (individual accounts, mandatory occupational pensions, and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Individual account. Applies to a program where covered persons and/or employers contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private

fund manager. Participation may be mandatory or voluntary. The responsibility to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee, and sometimes the employer, must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and, in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid in a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve

any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary presents information available on five branches of social security:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of work-related income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude noncitizens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and military personnel, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, household workers, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate programs or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, increasingly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via provident funds. Most provident funds provide coverage for wage and salary workers in the public and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing based

on wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified pensionable age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of population aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although

the norm has been for the differential to be about five years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to five years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child raising, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or

for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of three to five years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some coun-

tries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or has a disability. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that

reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For persons with total disabilities, a constant-attendance supplement, for instance, 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, based on a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or have a disability.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or has a disability. Most widows' benefits also terminate on remarriage,

although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are disabled. The age limit is usually removed for orphans with disabilities as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. In many instances, a widower must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration often rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In other cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits,

which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Historically, cash sickness and maternity benefits as well as health care were often administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

Another important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Sometimes, such benefits are furnished as part of a single system with common financing and administration. Many countries provide medical care services for sickness and maternity as an integral part of the health insurance system and some link those services directly with the provision of cash benefits. In other instances, however, maternity cash grants are covered under family allowance programs. In many cases, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insur-

ance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, employees and employers contribute directly to a separate program that includes both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than one month

to six months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last six or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of two to seven days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly two to three weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers. In other programs, employers are required to pay benefits for a certain number of days before social insurance payments begin.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she

must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately six weeks before the expected date of childbirth and end six to eight weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to six months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the newborn baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicine, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made based on contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing

all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or for each day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouses and young children (and, in some cases, other adults or young relatives living with and

dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicine.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected

injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary depending on the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of one to three days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant of several years of wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount depending on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a widower with a disability; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general

program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried

employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Uninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is six months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between

unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only based on the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between three and seven days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from eight to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require per-

sons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, minimum income guarantees, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

A relatively new trend in many developing countries has been the emergence of cash transfers as an instrument to alleviate poverty and invest in human capital. In this report, these benefits are classified as family allowances since they are generally paid to families with children. Usually financed from taxation, cash transfers are almost always means tested, and the receipt of benefits may be tied to a given set of behavioral conditions, such as school attendance or meeting basic health and nutritional requirements.

Types of Systems and Coverage. Family allowance programs are generally of three types: universal, employment-related, and social assistance. The first

category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, to self-employed and nonemployed persons. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries. The third category provides allowances to persons or households whose resources fall below a calculated standard, usually based on subsistence needs.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal and social assistance systems, the entire cost is usually covered by general revenue, although some programs may be financed with earmarked taxes or solidarity transfers from contributory programs. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of children with disabilities, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may

vary, for example, depending on whether the primary intent is to provide assistance, stimulate population growth, or promote human capital. The allowance is often a uniform amount for every child, regardless of the number of children in a family. In other countries, the allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance for each child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are universal or targeted to the poorest households, the program is usually administered by a government ministry, department, or semi-

autonomous agency. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have on inducing employers to discriminate in hiring workers with children.

Table 1.
Social security programs, by country and type

Country	Old age, disability, and survivors	Sickness and maternity				Unemployment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits	Work injury		
Algeria	X	X	X	X	X	X	X
Angola	^a X	^b X	X	X	^b X		X
Benin	X	^b X	X	^b X	X		X
Botswana	X	^b X	^b X	X	^b X		
Burkina Faso	X		X	^c	X		X
Burundi	X	^b X	^b X	X	X		^b X
Cabo Verde	X	X	X	X	X	X	X
Cameroon	X	^b X	X	X	X		X
Central African Republic	X	^b X	X		X		X
Chad	X	^b X	X	^b X	X		X
Congo, Democratic Republic of the	X	^b X	X	^b X	X		X
Congo, Republic of the	X	^b X	X	X	X		X
Côte d'Ivoire	X	^b X	X	X	X		X
Djibouti	^a X	^b X	X	X	X		X
Egypt	X	X	X	X	X	X	^d X
Equatorial Guinea	X	X	X	X	X		X
Eswatini (Swaziland)	X	^b X	^b X		^b X		
Ethiopia	X	^b X	^b X	X	X		
Gabon	X	^b X	X	X	X		X
Gambia	X	^b X	^b X		^b X		
Ghana	X		^b X	X	^b X		
Guinea	X	X	X	X	X		X
Guinea-Bissau	X	X	^b X	X	X		
Kenya	X	^b X	^b X	X	^b X		
Lesotho	^a X	^b X	^b X	X	^b X		

(Continued)

Table 1.
Social security programs, by country and type—Continued

Country	Old age, disability, and survivors	Sickness and maternity				Unemployment	Family allowances
		Cash sickness benefits	Cash maternity benefits	Medical benefits	Work injury		
Liberia	X	^b X	^b X		X		
Libya	X	X	X	X	X		X
Madagascar	X	^b X	X		X		X
Malawi	^d X	^b X	^b X		^b X		
Mali	X	^b X	X	X	X		X
Mauritania	X	^b X	X	X	X		X
Mauritius	X	^b X	^b X	X	X	X	X
Morocco	X	X	X	X	^b X	X	X
Mozambique	X	X	X	X	^b X	X	X
Namibia	X	X	X	X	X		X
Niger	X	^b X	X	X	X		X
Nigeria	X	^b X	^b X	X	X		
Rwanda	X	^b X	X	X	X		
São Tomé and Príncipe	X	X	X	X	X		
Senegal	X		X	X	X		X
Seychelles	X	X	X	X	X	e	X
Sierra Leone	X				^b X		
South Africa	X	X	X	X	^b X	X	X
Sudan	X	^b X	^b X	X	X		
Tanzania	X	^b X	X	X	X	^d X	
Togo	X	^b X	X	X	X		X
Tunisia	X	X	X	X	X	X	X
Uganda	X	^b X	^b X	^b X	^b X		
Zambia	X	^b X	^b X	X	^b X		
Zimbabwe	X	^b X	^b X		X		

SOURCE: The country summaries in this volume.

- a. Old-age and survivors benefits only.
- b. Employer-liability system only
- c. The statutory program has not yet been implemented.
- d. New program.
- e. Coverage is provided under other program(s).

Table 2.
Mandatory old-age income security programs, by country and type

Country	Contributory		Non-contributory		Provident funds	Occupational pensions	Individual accounts
	Flat-rate	Earnings-related	Means-tested	Universal			
Algeria		X					
Angola		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cabo Verde		X	X				
Cameroon		X					
Central African Republic		X					
Chad		X					
Congo, Democratic Republic of the		X					
Congo, Republic of the		X					
Côte d'Ivoire		X					
Djibouti		X					
Egypt		X	X				
Equatorial Guinea		X					
Eswatini (Swaziland)				X	X		
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X				X	
Guinea		X					
Guinea-Bissau		X					
Kenya				X	X		X
Lesotho				X			
Liberia		X					
Libya		X					
Madagascar	^a X	^a X					
Malawi							X
Mali		X					

(Continued)

Table 2.
Mandatory old-age income security programs, by country and type—Continued

Country	Contributory		Non-contributory		Provident funds	Occupational pensions	Individual accounts
	Flat-rate	Earnings-related	Means-tested	Universal			
Mauritania		X					
Mauritius		X		X			
Morocco		X					
Mozambique		X	X				
Namibia	X		X	X			
Niger		X					
Nigeria							X
Rwanda		X					
São Tomé and Príncipe		X					
Senegal		X					
Seychelles		X		X			
Sierra Leone		X					
South Africa			X				
Sudan		X					
Tanzania		X					
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE: The country summaries in this volume.

NOTES: The types of mandatory old-age income programs are defined as follows:

Contributory flat-rate pension: A pension amount that is independent of earnings, but can vary depending on length of service, residency, or other factors. It is financed by payroll tax contributions from employees, employers, or both.

Contributory earnings-related pension: A pension that is based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Non-contributory means-tested pension: A pension paid to eligible persons based primarily on residency and not earnings or financial means. It is generally financed through government contributions, with no contributions from employers or employees.

Non-contributory universal pension: A pension paid to eligible persons based primarily on residency and not earnings or financial means. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

(Continued)

Table 2.**Mandatory old-age income security programs, by country and type—*Continued***

Occupational pensions: Employers are required by law to provide private occupational retirement programs financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual accounts: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

- a. The benefit formula contains a flat-rate component as well as an element based on earnings or years of coverage.

Table 3.
Demographic and other social security-related statistics, by country, 2017–2018

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Algeria	42.23	6.4	56.0	75.1	77.6	60	55	c	c	15,622
Angola	30.81	2.5	96.4	59.0	64.7	60	60	c	c	6,441
Benin	11.49	3.3	84.2	59.6	62.7	60	60	55	55	2,420
Botswana	2.25	4.1	54.4	64.9	70.2	65	65	c	c	18,583
Burkina Faso	19.75	2.4	90.0	60.0	61.4	56	56	c	c	1,975
Burundi	11.18	2.6	91.2	55.9	59.9	60	60	c	c	743
Cabo Verde	0.544	4.5	52.2	70.9	74.9	65	60	c	c	7,495
Cameroon	25.22	3.2	84.1	57.5	59.7	60	60	50	50	3,771
Central African Republic	4.67	3.6	86.9	51.0	54.8	60	60	55	55	872
Chad	15.48	2.5	97.5	52.0	54.5	60	60	55	55	1,965
Congo, Democratic Republic of the	84.07	3.0	96.8	58.5	61.5	65	60	55	55	931
Congo, Republic of the	5.24	3.4	83.6	63.5	66.7	57	57	52	52	5,652
Côte d'Ivoire	25.07	2.9	82.6	52.7	55.7	60	60	55	55	4,200
Djibouti	0.959	4.3	53.5	61.0	64.4	60	60	c	c	3,600
Egypt	98.42	5.2	62.7	69.5	74.0	60	60	c	c	12,390
Equatorial Guinea	1.31	2.8	66.3	56.7	59.4	60	60	c	c	23,473
Eswatini (Swaziland)	1.14	3.2	67.2	54.9	61.3	50	50	c	c	10,722
Ethiopia	109.22	3.5	77.1	64.0	67.8	60	60	55	55	2,019
Gabon	2.12	4.4	67.6	64.9	68.2	55	55	c	c	17,912
Gambia	2.28	2.4	90.2	60.1	62.8	60	60	c	c	1,706
Ghana	29.77	3.4	71.6	62.0	64.1	60	60	55	55	4,738
Guinea	12.41	3.2	82.5	60.1	61.2	55	55	50	50	2,630
Guinea-Bissau	1.87	3.1	79.9	56.0	59.5	60	60	c	c	1,796
Kenya	51.39	2.7	74.8	64.9	69.7	60	60	50	50	3,461
Lesotho	2.11	4.5	66.1	52.2	56.7	70	70	c	c	3,223
Liberia	4.82	3.1	80.4	62.0	64.0	60	60	c	c	1,306
Libya	6.68	4.5	47.8	69.3	75.1	65	60	c	c	20,706

(Continued)

Table 3.
Demographic and other social security-related statistics, by country, 2017–2018—Continued

Country	Total population (millions)	Percentage 65 or older	Dependency ratio (percentage) ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (PPP)
				Men	Women	Men	Women	Men	Women	
Madagascar	26.26	3.0	77.5	64.7	67.9	60	60	c	c	1,634
Malawi	18.14	2.9	87.6	61.0	66.2	50	50	c	c	1,309
Mali	19.08	2.5	100.2	57.7	59.2	58	58	53	53	2,313
Mauritania	4.40	3.2	75.1	61.9	64.9	60	60	c	c	4,190
Mauritius	1.27	11.5	41.5	71.3	77.9	60	60	c	c	23,709
Morocco	36.03	7.0	51.9	74.9	77.2	60	60	c	c	8,587
Mozambique	29.50	3.2	91.2	56.7	61.0	60	55	c	c	1,328
Namibia	2.45	3.6	66.9	61.8	67.7	60	60	c	c	11,135
Niger	22.44	2.6	111.3	59.4	61.5	60	60	c	c	1,048
Nigeria	195.87	2.7	87.2	53.1	54.7	50	50	c	c	5,980
Rwanda	12.30	3.1	75.0	65.3	69.6	60	60	c	c	2,254
São Tomé and Príncipe	0.211	2.8	82.8	64.6	68.9	62	62	c	57	3,413
Senegal	15.85	3.0	84.3	65.4	69.4	55	55	53	53	3,776
Seychelles	0.097	8.9	45.5	70.3	78.5	63	63	c	c	30,503
Sierra Leone	7.65	2.5	79.5	51.6	52.8	60	60	55	55	1,604
South Africa	57.78	5.5	52.1	59.9	67.0	60	60	c	c	13,661
Sudan	41.80	3.6	78.8	63.1	66.3	65	65	50	50	4,759
Tanzania	56.32	3.1	91.6	64.6	68.1	60	60	55	55	3,227
Togo	7.89	2.9	79.1	59.6	61.3	60	60	55	55	1,761
Tunisia	11.57	8.3	47.7	73.9	78.0	60	60	55	55	12,484
Uganda	42.72	2.2	98.3	58.0	62.4	55	55	c	c	2,033
Zambia	17.35	2.5	88.4	59.6	65.0	55	55	50	50	4,216
Zimbabwe	14.44	2.8	77.9	59.8	63.5	60	60	c	c	3,024

SOURCES: Information on statutory and early pensionable ages is based on information in the country summaries in this volume. Other indicators are sourced from the World Bank, *World Development Indicators*, available at <http://data.worldbank.org/data-catalog/worlddevelopment-indicators>; and where information was not available, the U.S. Central Intelligence Agency. *The World Factbook* (Washington D.C.: Central Intelligence Agency), available at <https://www.cia.gov/library/publications/resources/the-world-factbook/index.html>. The figures in the table reflect the latest data available from each source as of the publication of this volume.

NOTES: GDP = gross domestic product; PPP = purchasing power parity. GDP estimates are converted into international dollars using PPP rates. The statutory and early pensionable age shown in the table is the general pensionable age or the age that applies to the largest covered population.

- Population aged 14 or younger plus population aged 65 or older, divided by population aged 15 to 64.
- General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- The country has no early pensionable age, has one only for specific groups, information is not available, or the pension is awarded at any age if certain qualifying conditions are met.

Table 4.
Insured and employer contribution rates, by country and program type, 2019 (in percent)

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Algeria						
Insured person	^a 7.00	1.5	0	0.5	0	9
Employer	^a 11.25	11.5	1.25	1.0	^b	^b 25
Total	^a 18.25	13.0	1.25	1.5	^b 0	^b 34
Angola						
Insured person	3	^a 0	0	...	^a	3
Employer	8	^{a, b}	^b	...	^a	^b 8
Total	11	^{a, b} 0	^b 0	...	^a	^b 11
Benin						
Insured person	3.6	0	0	...	0	3.6
Employer	6.4	^b 0.2	^b 1	...	8.8	^b 16.4
Total	10.0	^b 0.2	^b 1	...	8.8	^b 20.0
Botswana						
Insured person	0	0	0	...	...	0
Employer	0	^b	^b	...	...	^b 0
Total	0	^b 0	^b 0	...	...	^b 0
Burkina Faso						
Insured person	5.5	0	0	...	0	5.5
Employer	5.5	^a	^b 3.5	...	7	^b 16.0
Total	11.0	^a 0	^b 3.5	...	7	^b 21.5
Burundi						
Insured person	4	0	0	...	0	4
Employer	6	^b	3	...	^b	^b 9
Total	10	^b 0	3	...	^b 0	^b 13
Cabo Verde						
Insured person	3	4	0	0.5	0	7.5
Employer	7	4	2	2.5	1.5	17.0
Total	10	8	2	3.0	1.5	24.5
Cameroon						
Insured person	4.2	0	0	...	0	4.20
Employer	4.2	^{a, b}	1.75	...	7	^b 12.95
Total	8.4	^{a, b} 0	1.75	...	7	^b 17.15

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Central African Republic						
Insured person	3	0	0	...	0	3
Employer	4	a, b	3	...	12	^b 19
Total	7	^{a, b} 0	3	...	12	^b 22
Chad						
Insured person	3.5	0	0	...	0	3.5
Employer	5.0	a, b	4	...	7.5	^b 16.5
Total	8.5	^{a, b} 0	4	...	7.5	^b 20.0
Congo, Democratic Republic of the						
Insured person	5	0	0	...	0	5
Employer	5	a, b	1.5	...	6.5	^b 13
Total	10	^{a, b} 0	1.5	...	6.5	^b 18
Congo, Republic of the						
Insured person	4	^a 0	0	...	0	4.00
Employer	8	a, b	2.25	...	10.03	^b 20.28
Total	12	^{a, b} 0	2.25	...	10.03	^b 24.28
Côte d'Ivoire						
Insured person	6.3	0	0	...	0	6.30
Employer	7.7	^b 0.75	2	...	5	^b 15.45
Total	14.0	^b 0.75	2	...	5	^b 21.75
Djibouti						
Insured person	4	^a 0	0	...	0	4.0
Employer	4	a, b	1.2	...	5.5	^b 10.7
Total	8	^{a, b} 0	1.2	...	5.5	^b 14.7
Egypt						
Insured person	13	1	0	0	0	14
Employer	17	4	3	2	0	26
Total	30	5	3	2	0	40

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Equatorial Guinea						
Insured person	4.5	a	a	...	a	4.5
Employer	21.5	a	a	...	a	21.5
Total	26.0	a	a	...	a	26.0
Eswatini (Swaziland)						
Insured person	5	0	0	...	...	5
Employer	5	b	b	...	...	^b 5
Total	10	^b 0	^b 0	...	...	^b 10
Ethiopia						
Insured person	7	0	^a 0	...	...	7
Employer	11	b	a, b	...	...	^b 11
Total	18	^b 0	^{a, b} 0	...	...	^b 18
Gabon						
Insured person	2.5	0	0	...	0	2.5
Employer	5.0	a, b	3	...	8	^b 16.0
Total	7.5	^{a, b} 0	3	...	8	^b 18.5
Gambia						
Insured person	5	0	0	...	...	5
Employer	10	b	1	...	...	^b 11
Total	15	^b 0	1	...	...	^b 16
Ghana						
Insured person	5.5	0	0	...	...	5.5
Employer	13.0	b	b	...	...	^b 13.0
Total	18.5	^b 0	^b 0	...	...	^b 18.5
Guinea						
Insured person	2.5	^a 2.5	0	...	0	5
Employer	4.0	^{a, b} 4.0	4	...	6	^b 18
Total	6.5	^{a, b} 6.5	4	...	6	^b 23
Guinea-Bissau						
Insured person	8	^a 0	0	...	...	8
Employer	14	a, b	2	...	...	^b 16
Total	22	^{a, b} 0	2	...	...	^b 24

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Kenya						
Insured person	5	0	0	...	...	5
Employer	5	^b	^b	...	...	^b 5
Total	10	^b 0	^b 0	...	...	^b 10
Lesotho						
Insured person	0	0	0	...	...	0
Employer	0	^b	^b	...	...	^b 0
Total	0	^b 0	^b 0	...	...	^b 0
Liberia						
Insured person	4	0	0	...	...	4
Employer	4	^b	2	...	...	^b 6
Total	8	^b 0	2	...	...	^b 10
Libya						
Insured person	3.75	^a 0	^a	...	0	3.75
Employer	10.50	^{a, b}	^a	...	0	^b 10.50
Total	14.25	^{a, b} 0	^a	...	0	^b 14.25
Madagascar						
Insured person	1.0	0	0	...	0	1
Employer	9.5	^{a, b}	1.25	...	2.25	^b 13
Total	10.5	^{a, b} 0	1.25	...	2.25	^b 14
Malawi						
Insured person	5	0	0	...	...	5
Employer	10	^b	^b	...	...	^b 10
Total	15	^b 0	^b 0	...	...	^b 15
Mali						
Insured person	3.6	0	0	...	0	3.6
Employer	5.4	^{a, b}	1	...	8	^b 14.4
Total	9.0	^{a, b} 0	1	...	8	^b 18.0
Mauritania						
Insured person	1	0	0	...	0	1
Employer	8	^{a, b}	2	...	3	^b 13
Total	9	^{a, b} 0	2	...	3	^b 14

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Mauritius						
Insured person	3	0	0	1.0	0	4.0
Employer	^a 6	^b	^a	2.5	0	^b 8.5
Total	^a 9	^b 0	^a 0	3.5	0	^b 12.5
Morocco						
Insured person	^a 3.96	0.33	0	0.19	0	4.48
Employer	^a 7.93	^b 0.67	^b	0.38	6.4	^b 15.38
Total	^a 11.89	^b 1.00	^b 0	0.57	6.4	^b 19.86
Mozambique						
Insured person	3	^a	0	0	0	3
Employer	4	^a	^b	0	0	^b 4
Total	7	^a	^b 0	0	0	^b 7
Namibia						
Insured person	0.9	^a 0	0	...	0	0.9
Employer	0.9	^{a, b}	^b	...	0	^b 0.9
Total	1.8	^{a, b} 0	^b 0	...	0	^b 1.8
Niger						
Insured person	5.25	0	0	...	0	5.25
Employer	6.25	^{a, b}	1.75	...	8.4	^b 16.40
Total	11.50	^{a, b} 0	1.75	...	8.4	^b 21.65
Nigeria						
Insured person	8	0	0	...	...	8
Employer	10	^b	1	...	...	^b 11
Total	18	^b 0	1	...	...	^b 19
Rwanda						
Insured person	3	0.3	0	...	...	3.3
Employer	3	^b 0.3	2	...	...	^b 5.3
Total	6	^b 0.6	2	...	...	^b 8.6
São Tomé and Príncipe						
Insured person	4	^a	^a	...	...	4
Employer	6	^a	^a	...	...	6
Total	10	^a	^a	...	...	10

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Senegal						
Insured person	5.6	0	0	...	0	5.6
Employer	8.4	a	1	...	7	16.4
Total	14.0	^a 0	1	...	7	22.0
Seychelles						
Insured person	3	0	0	a	0	3
Employer	3	b	^b 0	a	0	^b 3
Total	6	^b 0	^b 0	a	0	^b 6
Sierra Leone						
Insured person	5	...	0	...	...	5
Employer	10	...	b	...	...	^b 10
Total	15	...	^b 0	...	...	^b 15
South Africa						
Insured person	^a 0	^a 0	0	1	0	1
Employer	^a 0	^a 0	b	1	0	^b 1
Total	^a 0	^a 0	^b 0	2	0	^b 2
Sudan						
Insured person	8	0	0	...	...	8
Employer	17	b	0	...	...	^b 17
Total	25	^b 0	0	...	...	^b 25
Tanzania						
Insured person	10	^a 0	0	a	...	10
Employer	10	a, b	1	a	...	^b 11
Total	20	^{a, b} 0	1	a	...	^b 21
Togo						
Insured person	4.0	0	0	...	0	4.0
Employer	12.5	a, b	2	...	3	^b 17.5
Total	16.5	^{a, b} 0	2	...	3	^b 21.5
Tunisia						
Insured person	^a 4.74	^a 3.17	0	0.1111	0.89	8.9111
Employer	^a 7.76	^a 5.08	0.4	0.2889	2.21	15.7389
Total	^a 12.50	^a 8.25	0.4	0.4000	3.10	24.6500

(Continued)

Table 4.
Insured and employer contribution rates, by country and program type, 2019
(in percent)—Continued

Country and contributor	Old-age, disability, and survivors	Sickness and maternity	Work injury	Unemployment	Family allowances	Total, all programs
Uganda						
Insured person	5	0	0	...	...	5
Employer	10	^b	^b	...	...	^b 10
Total	15	^b 0	^b 0	...	...	^b 15
Zambia						
Insured person	5	0	0	...	...	5
Employer	5	^b	^b	...	...	^b 5
Total	10	^b 0	^b 0	...	...	^b 10
Zimbabwe						
Insured person	3.5	0	0	...	...	3.5
Employer	3.5	^b	^b	...	...	^b 3.5
Total	7.0	^b 0	^b 0	...	...	^b 7.0

SOURCE: The country summaries in this volume.

NOTES: This table provides an overview. Contribution rates are not directly comparable across programs and countries. The definition of earnings used to calculate contributions can vary and some rates are subject to contribution floors and ceilings. Contribution rates for self-employed persons and government funding are not represented. In some countries, only certain groups of employed persons, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used. In most cases, contribution rates for individual accounts do not include administrative fees. In most cases, contributions for medical benefits have been excluded. They are only included in Sickness and Maternity in countries where cash benefits and medical benefits are financed from the same contributions. Where two programs are financed in different ways or with different rates, either the aggregate rate is used or one rate for one program and a footnote for the other, if relevant. If an individual can choose whether to participate in two (or more) programs, the social insurance rate is shown.

... = not applicable.

- a. All or certain benefits are financed under another program.
- b. Employers pay the total cost or provide benefits directly to the insured.



**Country
Summaries**

Algeria

Exchange rate: US\$1.00 = 117.90 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1949.

Current laws: 1983 (old age), implemented in 1984; 1983 (disability and survivors), implemented in 1984; and 1994 (early pension).

Type of program: Social insurance system.

Coverage

Employed persons with a labor contract; persons employed by individuals, including household workers, drivers, janitors, and caregivers; veterans; certain categories of fishermen; apprentices with earnings of at least half the legal minimum wage; and self-employed persons.

The legal monthly minimum wage is 18,000 dinars.

Special system for military personnel.

Source of Funds

Insured person: 7% of gross monthly covered earnings (old age). See source of funds under Sickness and Maternity for disability and survivor benefits.

Covered earnings exclude allowances.

Self-employed person: 7.5% of annual covered declared earnings.

The minimum annual earnings used to calculate contributions are 216,000 dinars.

The maximum annual earnings used to calculate contributions are 4,320,000 dinars.

Employer: 11.25% of gross monthly covered payroll (old age). See source of funds under Sickness and Maternity for disability and survivor benefits.

Covered earnings exclude allowances.

Government: Subsidizes the minimum pension; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite, employed persons): Age 60 (men) or age 55 (women and veterans) with at least 15 years of paid or credited contributions, including at least 7.5 years of paid contributions; age 59 with at least 32 years of paid or credited contributions; or at any age for

an employed person with a total disability who does not qualify for a disability pension.

A year of paid contributions is a year in which the insured worked at least 180 days.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

The retirement age is reduced for persons employed in arduous or unhealthy work, and veterans with disabilities; by one year for each child a woman has raised for at least nine years (up to three children).

If the insured does not have the required number of years of paid or credited contributions at the normal retirement age, he or she can continue working for up to five years to meet the requirement.

Employment must cease.

Dependent spouse's supplement (Majoration pour conjoint à charge): Paid for a dependent spouse with no income.

Constant-attendance allowance (Majoration pour tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

Early pension (Retraite anticipée): Age 50 (men) or age 45 (women) with at least 20 years of paid or credited contributions. Must be involuntarily unemployed due to economic factors, such as downsizing or business closure; have worked at least three of the last 10 years for the same employer; and not receive income from any professional activity.

The old-age pension for employed persons is payable abroad under reciprocal agreement.

Old-age pension (Pension de retraite, self-employed persons): Age 65 (men) or age 60 (women and veterans) with at least 15 years of contributions (7.5 years for veterans and persons with disabilities).

The retirement age is reduced by one year for each child a woman has raised for at least nine years (up to three children); by five years for every 10 assessed degrees of disability if disabled.

The old-age pension for self-employed persons is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de retraite, employed persons): Age 60 with at least five years but less than 15 years of paid or credited contributions.

A year of paid contributions is a year in which the insured worked at least 180 days.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

The old-age settlement for employed persons is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de retraite, self-employed persons): Age 65 with at least five years but less than 15 years of contributions.

The old-age settlement for self-employed persons is payable abroad under reciprocal agreement.

Disability pension (Pension d'invalidité, employed persons): Must have an assessed loss of work capacity of at least 50% and have at least 60 days of employment in the last 12 months or 180 days in the last three years before the disability.

Constant-attendance allowance (Majoration pour tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability (Pension d'invalidité partielle): Must have an assessed loss of work capacity of at least 10% but less than 50%.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of at least the same amount.

The disability pension for employed persons is not payable abroad.

Disability pension (Pension d'invalidité, self-employed persons): Must be younger than the normal retirement age, be assessed with a total (100%) loss of work capacity, and have at least one year of coverage before the first medical examination confirming the disability.

The disability pension for self-employed persons is not payable abroad.

Survivor pension (Pension de réversion, employed and self-employed persons): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) of any age; orphans younger than age 18 (age 25 if an apprentice with monthly earnings up to half the legal monthly minimum wage; age 21 if a student; no limit if disabled or a dependent daughter, niece, sister, or aunt); and dependent parents with monthly income below the minimum monthly old-age pension.

The legal monthly minimum wage is 18,000 dinars.

The minimum monthly old-age pension is 75% of the legal monthly minimum wage.

The survivor pension is payable abroad under reciprocal agreement.

Death grant (Capital décès, employed persons): The deceased had at least 15 days (or 100 hours) of covered employment in the three months before death.

Eligible survivors include a widow(er) of any age; orphans younger than age 18 (age 25 if an apprentice with monthly earnings up to half the legal monthly minimum wage; age 21 if a student; no limit if disabled or a dependent daughter, niece, or sister without income); and dependent

parents with monthly income below the minimum monthly old-age pension.

The legal monthly minimum wage is 18,000 dinars.

The minimum monthly old-age pension is 75% of the legal monthly minimum wage.

The death grant for employed persons is payable abroad under reciprocal agreement.

Death grant (Capital décès, self-employed persons): The deceased had at least 15 days of coverage.

The death grant for self-employed persons is payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age pension (Pension de retraite, employed-persons): The pension is 2.5% of the insured's average monthly earnings in the five years before retirement or the highest five years of earnings in the total work history, whichever is greater, multiplied by the number of years of paid or credited contributions.

The minimum monthly old-age pension is 75% of the legal monthly minimum wage or 80% of the insured's average monthly earnings, whichever is lower.

The legal monthly minimum wage is 18,000 dinars.

The maximum monthly old-age pension is 15 times the legal monthly minimum wage.

Dependent spouse's supplement (Majoration pour conjoint à charge): 2,500 dinars a month is paid.

Constant-attendance allowance (Majoration pour tierce personne): 40% of the old-age pension is paid.

Early pension (Retraite anticipée): The pension is reduced by 1% for each year it is claimed before the normal retirement age. The pension is increased by 1% every 12 months from the date it is claimed until the pensioner reaches the normal retirement age. The pension is then recalculated using the number of years the pension was claimed before the normal retirement age and the insured's total coverage period. The benefit is financed by the employer, who pays a lump sum to the National Retirement Fund based on the number of years that the insured retires before the normal retirement age.

The minimum monthly early pension is 75% of the legal monthly minimum wage.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Old-age pension (Pension de retraite, self-employed persons): The pension is 2.5% of the insured's average monthly covered earnings in the highest 10 years of earnings in the total work history, multiplied by the number of years of contributions.

The maximum monthly old-age pension is 80% of the insured's average monthly covered earnings in the highest 10 years of earnings in the total work history.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Old-age settlement (Allocation de retraite, employed and self-employed persons): A lump sum of 2.5% of the insured's average monthly earnings in the five years before retirement or the highest five years of earnings in the total work history, whichever is greater, multiplied by the number of years of contributions, is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité, employed persons): 80% of the insured's average monthly earnings in the last year or the highest three years of earnings in the total work history, whichever is greater, is paid.

Constant-attendance allowance (Majoration pour tierce personne): 40% of the disability pension is paid.

Partial disability (Pension d'invalidité partielle): 60% of the insured's average monthly earnings in the last year or the highest three years of earnings in the total work history, whichever is greater, is paid.

The minimum monthly disability pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Disability pension (Pension d'invalidité, self-employed persons): 80% of the insured's last annual covered earnings is paid after a 45-day waiting period.

Constant-attendance allowance (Majoration pour tierce personne): 40% of the disability pension is paid.

The minimum monthly disability pension is 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

The maximum monthly disability pension is eight times the legal monthly minimum wage.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Survivor Benefits

Survivor pension (Pension de réversion, employed and self-employed persons)

Spouse's pension (Pension en faveur du conjoint survivant): 75% (50% if there are other survivors) 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.

Other eligible survivors: 30% of the old-age or disability pension the deceased received or was entitled to receive is

paid for one other eligible survivor; 40% is split equally if there is more than one other eligible survivor.

If there is no widow(er), 45% of the old-age or disability pension the deceased received or was entitled to receive is paid to a full orphan and 30% to a dependent parent.

The maximum combined survivor pension is 90% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Death grant (Capital décès, employed persons): A lump sum of 12 times the deceased's highest monthly earnings in the year before death is paid.

Death grant (Capital décès, self-employed persons): A lump sum of the insured's last annual covered earnings is paid. The death grant is split equally among eligible survivors.

The minimum death grant is 12 times the legal monthly minimum wage (75% for inactive contributors).

The legal monthly minimum wage is 18,000 dinars.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides general supervision.

National Retirement Fund (<http://cnr.dz/>) administers and collects contributions for the old-age program for employed persons.

National Social Insurance Fund (<http://www.cnas.dz/>) administers the disability and survivors programs for employed persons.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz/>) administers and collects contributions for the old-age and disability programs for self-employed persons.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current law: 1983 (social security), implemented in 1984.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Public- and private-sector employees.

Medical benefits only: Self-employed persons, social insurance beneficiaries and their dependents, national liberation war pensioners, persons with at least a 50% assessed degree of disability, unemployed students and

their dependents, social assistance beneficiaries, and certain other categories.

Source of Funds

Insured person: 1.5% of gross monthly covered earnings.

Covered earnings exclude allowances.

The insured person's contributions also finance disability and survivor benefits under Old Age, Disability, and Survivors.

Self-employed person: 7.5% of annual covered declared earnings (medical benefits).

The minimum annual earnings used to calculate contributions are 216,000 dinars.

The maximum annual earnings used to calculate contributions are 4,320,000 dinars.

Employer: 11.5% of gross monthly covered payroll.

Covered payroll excludes allowances.

The employer's contributions also finance disability and survivor benefits under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Indemnité journalière de maladie): For up to six months of benefits, the insured must have been employed for at least 15 days (or 100 hours) in the last quarter or 60 days (or 400 hours) in the last 12 months before the incapacity began; for more than six months of benefits, the insured must have been employed for at least 60 days (or 400 hours) in the last 12 months or 180 days in the last three years.

Cash maternity benefit (Indemnité journalière de maternité): Must have been employed for at least 15 days (or 100 hours) in the last three months or 60 days (or 400 hours) in the last 12 months before the first medical certification of the pregnancy.

Medical benefits (employed persons): Must have been employed for at least 15 days (or 100 hours) in the last three months or 60 days (or 400 hours) in the last 12 months before receiving the medical services for which reimbursement is claimed.

Medical benefits (self-employed persons): Must have at least 15 days of coverage. Coverage is extended until the end of the calendar year in which employment ceases.

For full reimbursement of maternity care, the insured must notify the National Social Security Fund for Nonwage Earners six months before the expected date of birth and the pregnant woman must undergo four prescribed medical examinations.

Sickness and Maternity Benefits

Sickness benefit (Indemnité journalière de maladie):

50% of the insured's daily net earnings (100% for an extended illness or hospitalization) is paid for the first 15 days; 100% from the 16th day up to three years.

The minimum daily earnings used to calculate benefits are the legal hourly minimum wage multiplied by the insured's normal working hours.

The legal hourly minimum wage is 103.84 dinars (January 1, 2012).

Maternity benefit (Indemnité journalière de maternité):

100% of the insured's daily net earnings is paid for up to 14 weeks, including up to six weeks before the expected date of childbirth.

The minimum daily earnings used to calculate benefits are the legal hourly minimum wage multiplied by the insured's normal working hours.

The legal hourly minimum wage is 103.84 dinars.

Workers' Medical Benefits

Medical benefits (employed persons): Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmological and optical services, some dental care, functional and vocational rehabilitation, prostheses, specialized treatments, and transportation.

Government hospitals provide free medical care for an unlimited duration for certain categories of sickness; some categories may require cost sharing.

Cost sharing: Medical expenses are reimbursed at 80%; 100% if the insured has an approved chronic disease, is a work injury beneficiary with an assessed degree of disability of more than 50%, or is an old-age or disability pensioner with monthly incomes below the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Maternity care, including hospital stays of up to eight days, is reimbursed at 100%.

Medical benefits (self-employed persons): Benefits include medical care, surgery, hospitalization, pharmaceutical products, and certain specialized treatments and auxiliary services.

Cost sharing: Medical expenses are reimbursed at 80%; 100% for difficult childbirth, family planning, incubation of newborns, blood and plasma transfusions, costs over a certain limit, and if the insured has an approved chronic disease, is an old-age, disability, or survivor pensioner with monthly incomes below the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Maternity and neonatal care, including hospital stays of up to eight days, is reimbursed at 100%.

Dependents' Medical Benefits

Medical benefits (employed persons): Benefits for dependents are the same as those for the insured.

Medical benefits (self-employed persons): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz/>) administers and collects contributions for the program for employed persons.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz/>) administers and collects contributions for the program for self-employed persons.

Work Injury

Regulatory Framework

First law: 1919 (work injury).

Current law: 1983 (social security), implemented in 1984.

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, apprentices, students (including those in technical schools), trainees, and persons undergoing medical or vocational rehabilitation.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.25% of gross monthly covered payroll.

Covered payroll excludes allowances.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's net daily earnings is paid from the day after the disability began until full recovery or certification of permanent disability. (The employer pays the benefit for the first day.)

The minimum daily earnings used to calculate benefits are 1/30th of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): 100% of the insured's average monthly earnings in the 12 months before the disability began multiplied by the assessed degree of disability is paid.

A lump sum is paid if the assessed degree of disability is less than 10%.

The minimum annual earnings used to calculate benefits are 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

Constant-attendance allowance (Majoration pour tierce personne): 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Foreign worker settlement (Allocation pour travailleur étranger): If there is no reciprocal agreement or international convention that is ratified by Algeria and the insured worker's country of origin, a lump sum of three times the annual permanent disability pension the insured would be eligible to receive is paid to injured foreign workers who leave the country permanently.

Workers' Medical Benefits

Benefits include 100% of the schedule fee for medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmological and optical services, some dental care, prostheses, functional and vocational rehabilitation, specialized treatments, and transportation.

There is no limit to duration.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente de veuve): 75% (50% if there are other eligible survivors) of the deceased's average monthly earnings in the 12 months before the date of the accident or illness resulting in the death is paid to the widow. If there is more than one widow, the pension is split equally.

Other eligible survivors: 30% of the deceased's average monthly earnings in the 12 months before the date of the accident or illness resulting in the death is paid for one eligible survivor; 40% is split equally if there is more than one eligible survivor.

If there is no widow(er), 45% of the deceased's average monthly earnings is paid for a full orphan and 30% to a dependent parent.

Eligible survivors include a widow of any age; orphans younger than age 18 (age 25 if an apprentice with earnings up to half the legal monthly minimum wage, age 21 if a student, no limit if disabled or a dependent daughter, niece or sister without income); and dependent parents or parents-in-law with income below the monthly minimum old-age pension.

Algeria

The legal monthly minimum wage is 18,000 dinars.

The minimum monthly old-age pension is 75% of the legal monthly minimum wage.

Survivors of foreign workers are eligible for benefits if they reside in Algeria or are covered under a reciprocal agreement.

The maximum combined survivor pension is 90% of the deceased's average monthly earnings in the 12 months before the date of the accident or illness resulting in the death. The deceased's average annual earnings must be at least 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

Benefit adjustment: Benefits are adjusted annually on May 1 by ministerial decree.

Death grant (Capital décès): A lump sum of 12 times the deceased's highest monthly earnings in the year before death is paid.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

First and current laws: 1994 (unemployment) and 1997 (weather-related unemployment).

Type of program: Social insurance system.

Coverage

Social insurance (unemployment benefit): Public- and private-sector employees with a permanent contract.

Exclusions: Self-employed persons.

Social insurance (weather-related unemployment benefit): Public- and private-sector employees in the construction, public works, or hydraulics industries.

Source of Funds

Insured person

Social insurance (unemployment benefit): 0.5% of gross monthly covered earnings.

Covered earnings exclude allowances.

Social insurance (weather-related unemployment benefit): 0.375% of gross monthly covered earnings.

Covered earnings exclude allowances.

Self-employed person

Social insurance (unemployment benefit): Not applicable.

Social insurance (weather-related unemployment benefit): No information available.

Employer

Social insurance (unemployment benefit): 1% of gross monthly covered payroll.

Covered payroll excludes allowances.

Social insurance (weather-related unemployment benefit): 0.375% of gross monthly covered payroll.

Covered payroll excludes allowances.

Government

Social insurance (unemployment benefit): None; contributes as an employer.

Social insurance (weather-related unemployment benefit): None; contributes as an employer.

Qualifying Conditions

Unemployment benefit (Indemnité d'assurance chômage): Must be involuntarily unemployed; have at least three years of contributions, including six months immediately before unemployment; not receive income from any work-related activity; and have been looking for work for at least two months. The previous employer must have paid all required social security contributions.

Lump-sum subsidy (Contribution dite d'Ouverture des Droits): Must have worked for the same employer for more than three years.

Weather-related unemployment benefits (Congés payés et du chômage-intempéries): Paid to workers employed in the construction, public works, or hydraulics industries for work stoppages due to poor weather conditions. A worker must have at least 200 hours of employment in the last two months before unemployment.

Unemployment Benefits

Unemployment benefit (Indemnité d'assurance chômage): Benefits are paid in four parts: 100% of the reference salary during the first period, 80% during the second period, 60% during the third period, and 50% during the fourth period.

The benefit is calculated using a reference salary of 50% of the sum of the insured's average monthly earnings in the last 12 months and the legal monthly minimum wage. The benefit is paid for two months for each year of contributions, up to 36 months.

The legal monthly minimum wage is 18,000 dinars.

The minimum duration of benefits is 12 months.

The minimum monthly unemployment benefit is 70% of the legal monthly minimum wage.

The maximum monthly unemployment benefit is three times the legal monthly minimum wage.

Lump-sum subsidy (Contribution dite d'Ouverture des Droits): The employer pays 80% of the insured's average monthly earnings in the last year for each year of employment, up to 12 years.

Unemployment beneficiaries and their dependents are eligible for cash sickness, maternity, and family benefits (entitlement may continue for up to 12 months after the unemployment benefit ceases). Periods during which the unemployment benefit has been paid are credited when calculating old-age, disability, and survivor pensions.

Weather-related unemployment benefits (Congés payés et du chômage-intempéries): 75% of the insured's hourly wages are paid for up to eight hours a day and 200 hours a year.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides general supervision.

National Unemployment Insurance Fund (<http://www.cnac.dz/>) administers the program and collects contributions.

National Fund for Paid Holidays and Unemployment in the Public Works and Hydraulic Sectors administers the weather-related unemployment benefits and collects contributions.

Family Allowances

Regulatory Framework

First and current laws: 1941 (family allowance), 1994 (solidarity allowance), and 2001 (special school allowance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Salaried employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Social assistance: Needy residents of Algeria.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: The total cost of the school allowance.

Social assistance: None.

Government

Social insurance: The total cost of the family allowance.

Social assistance: The total cost; pays health insurance contributions for beneficiaries.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for children younger than age 17 (age 21 if an apprentice with earnings up to half the legal minimum wage, a student, or disabled). The employee must have paid contributions based on an annual covered salary of at least half the legal annual minimum wage in the last calendar year (in the last month if earnings in the last calendar year were lower or if newly hired); have a disability or illness; or receive an unemployment benefit or old-age pension.

Entitlement is reassessed yearly if the employee earned at least half the legal annual minimum wage in the last calendar year (monthly if earnings in the last calendar year were lower or if newly hired).

The legal monthly minimum wage is 18,000 dinars.

School allowance (Allocation de scolarité, social insurance): Paid for children older than age 6. The employee must have qualified for the family allowance in each month of the second quarter for the current calendar year, have an illness, or receive an old-age or disability pension.

The legal monthly minimum wage is 18,000 dinars.

Special school allowance (Allocation spéciale de scolarité, social assistance, means tested): Paid for school children in vulnerable situations, including orphans, victims of terrorism, children with a disabilities, and children of low-income families or parents who cease to receive unemployment benefits.

Solidarity allowance (Allocation forfaitaire de solidarité, social assistance, income tested): Paid to persons without any income, including household heads and persons living alone older than age 60 or with mental or physical disabilities, female household heads, persons with chronic diseases and holders of disability cards aged 18 or older; blind persons with monthly incomes of up to the legal monthly minimum wage; and low-income families with disabled children younger than age 18 holding disability cards.

The legal monthly minimum wage is 18,000 dinars.

Dependent's supplement: Paid for each eligible dependent.

Family Allowance Benefits

Family allowance (Allocation familiale, social insurance): With monthly family income up to 15,000 dinars, 600 dinars a month is paid for each of the first five eligible children and 300 dinars for each additional child; with monthly family income above 15,000 dinars, 300 dinars a month is paid for each eligible child.

School allowance (Allocation de scolarité, social insurance): With monthly family income up to 15,000 dinars, 800 dinars a year is paid for each of the first five eligible children and 400 dinars for each additional child; with monthly family income above 15,000 dinars, 400 dinars a year is paid for each eligible child.

Schedule of payments: The school allowance is paid once a year in addition to the family allowance.

Special school allowance (Allocation spéciale de scolarité, social assistance, means tested): 3,000 dinars is paid for each eligible child at the beginning of the school year.

Solidarity allowance (Allocation forfaitaire de solidarité, social assistance, income tested): 3,000 dinars a month is paid.

Dependent's supplement: 120 dinars a month is paid for each eligible dependent, up to three dependents.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides general supervision for the family and school allowances.

National Social Insurance Fund (<http://www.cnas.dz/>) administers the family and school allowances.

Ministry of National Solidarity, Family, and Women (<https://www.msnfcf.gov.dz/>) provides supervision for the solidarity allowance.

The solidarity allowance is paid in local post offices.

Ministry of National Education provides supervision for the special school allowance.

Authorities at the district-level (Daïra) administer the special school allowance.

Angola

Exchange rate: US\$1.00 = 310 kwanza.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1990 (social security) and 2005 (funeral grant).

Current laws: 2004 (social protection), 2005 (funeral grant), 2005 (survivor pension and death grant), 2008 (old-age pension), 2008 (self-employed persons), 2008 (members of the clergy), 2011 (funeral grant), 2016 (household workers), and 2018 (contribution rates).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, foreign nationals covered under bilateral agreements, and household workers; and self-employed persons.

Special systems for firefighters, military, intelligence, police, and correctional personnel and certain war veterans.

Source of Funds

Insured person: 3% of gross monthly earnings; 3% (full benefits) or 2% (partial benefits) of gross monthly earnings for household workers.

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

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The insured person's contributions also finance cash maternity benefits and family allowances (except for household workers who choose to contribute for partial benefits).

Self-employed person: 11% (full benefits) or 8% (partial benefits) of monthly declared earnings; 7% of monthly declared earnings (old-age and survivor benefits) or 5% (old-age benefits, death grant, and funeral grant) for members of the clergy.

The self-employed person must choose between full and partial benefits.

The minimum monthly earnings used to calculate contributions for self-employed persons are the legal monthly minimum wage for agricultural workers; four times the legal monthly minimum wage for members of the clergy.

The maximum monthly earnings used to calculate contributions for self-employed persons are 35 times the legal

monthly minimum wage for agricultural workers; 15 times the legal monthly minimum wage for members of the clergy.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The self-employed person's contributions (full benefits) also finance cash maternity benefits.

Employer: 8% of gross monthly payroll; 8% (full benefits) or 6% (partial benefits) of gross monthly payroll for household workers.

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

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The employer's contributions also finance cash maternity benefits and family allowances (except for household workers who choose to contribute for partial benefits).

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pensão de Reforma por Velhice):

Age 60 with at least 180 months of contributions; at any age with at least 420 months of contributions. The retirement age for women is reduced by one year for each childbirth, up to five.

Retirement is possible up to 10 years before the normal retirement age with at least 180 months of contributions in hazardous or arduous working conditions.

The old-age pension is payable abroad under bilateral agreement.

Old-age allowance (Abono de Velhice): Age 60 and unemployed with at least 120 months but less than 180 months of contributions.

Permanent survivor pension (Pensão de Sobrevivência Vitalícia): The deceased had at least 36 months of contributions in the five years before death.

Eligible survivors include a widow(er) and parents aged 50 or older at the time of the deceased's death who are unable to work, and orphans assessed with a significant loss of earning capacity.

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

The permanent survivor pension is payable abroad under bilateral agreement.

Temporary survivor pension (Pensão de Sobrevivência Temporária): The deceased had at least 36 months of contributions in the five years before death and the survivor does not qualify for a permanent survivor pension.

Eligible survivors include an unemployed widow(er) at any age; a divorced spouse who was receiving alimony and has

not remarried, and orphans up to age 18 (age 25 if a student; no limit if disabled).

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

The temporary survivor pension is payable abroad under bilateral agreement.

Death grant (Subsídio por Morte): The deceased had at least six months of coverage and at least three months (36 months for members of the clergy) of contributions.

Eligible survivors include a widow(er) and orphans; if there is no widow(er) or orphans, the grant may be paid to the deceased's parents, a divorced spouse who was receiving alimony and has not remarried, or the legal heir.

The death grant is payable abroad under bilateral agreement.

Funeral grant (Subsídio de Funeral): The deceased was employed and had at least three months (12 months for members of the clergy) of contributions in the 12 months immediately before death. The benefit is paid to a widow(er) or orphans.

The funeral grant is payable abroad under bilateral agreement.

Old-Age Benefits

Old-age pension (Pensão de Reforma por Velhice): The insured's average monthly earnings in the last 36 months (12 months for civil servants) multiplied by the number of months of contributions, divided by 420, is paid.

The minimum monthly old-pension is the national monthly minimum wage.

The national monthly minimum wage is 21,381 kwanzas (33,598.13 kwanzas as of March 2019).

The maximum monthly old-pension is 578,550 kwanzas.

Old-age allowance (Abono de Velhice): 30% of the insured's average monthly earnings in the last 12 months is paid.

Survivor Benefits

Permanent survivor pension (Pensão de Sobrevivência Vitalícia): 70% of the insured's last monthly earnings is split among eligible survivors in proportions determined by law.

The minimum monthly permanent survivor pension is the legal monthly minimum wage for agricultural workers.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

Temporary survivor pension (Pensão de Sobrevivência Temporária): 70% of the insured's last monthly earnings is split among eligible survivors in proportions determined by law. The benefit is paid for up to one year to an eligible widow(er) and until the orphan reaches age 19 (age 26 if a student).

The minimum monthly temporary survivor pension is the legal monthly minimum wage for agricultural workers.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

Death grant (Subsídio por Morte): A lump sum of six times the deceased's old-age pension at the time of death or the deceased's average monthly earnings in the last 12 months is paid. The grant is split equally among the widow(er) and orphans. If there is no widow(er) or orphan, the grant is paid to other eligible survivors.

Funeral grant (Subsídio de Funeral): A lump sum of 25,000 kwanzas is paid.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First laws: 1975 (national health service) and 1990 (social security).

Current laws: 1992 (health system), 2003 (health services), 2004 (social protection), 2011 (maternity), and 2015 (labor).

Type of program: Universal (medical benefits), social insurance (cash maternity benefits), and employer-liability (cash sickness benefit) system.

Note: A 2008 law extending the social insurance program's coverage to self-employed persons has been partially implemented. Provisions of the law are included below.

Coverage

Universal (medical benefits): Citizens of Angola.

Social insurance (cash maternity benefits): Employed persons, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and self-employed persons.

Voluntary coverage for household workers.

Special systems for firefighters, military, intelligence, police, and correctional personnel.

Employer liability (cash sickness benefit): Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal (medical benefits): None.

Social insurance (cash maternity benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness benefit): None.

Self-employed person

Universal (medical benefits): None.

Social insurance (cash maternity benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness benefit): Not applicable.

Employer

Universal (medical benefits): None.

Social insurance (cash maternity benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash sickness benefit): The total cost.

Government

Universal (medical benefits): The total cost.

Social insurance (cash maternity benefits): None; contributes as an employer.

Employer liability (cash sickness benefit): None.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period.

Cash maternity benefit (Subsídio de Maternidade, social insurance): Must have at least six months of contributions in the last 12 months.

Cash at-risk pregnancy benefit (Subsídio de Pré-maternidade, social insurance): Must have at least six months of contributions in the last 12 months and be assessed with a risky pregnancy.

The Provincial Health Committee assesses the pregnancy risk.

Cash breast-feeding benefit (Subsídio de Aleitamento, social insurance): Must have at least three months of contributions in the last 12 months. Children must be vaccinated in accordance with Ministry of Health regulations.

Sickness and Maternity Benefits

Sickness benefit (employer liability): For employees in large and medium-sized enterprises, 100% of the employee's monthly earnings is paid for the first two months plus 50% from the third to the 12th month. For employees in small and microenterprises, 50% of the employee's earnings is paid for up to 90 days.

Maternity benefit (Subsídio de Maternidade, social insurance): 100% of the insured's average monthly earnings in the six months before the maternity leave began is paid for three months; four months in case of multiple births; 45 days in case of a stillbirth.

The maternity leave can start from up to four weeks before the expected date of delivery.

At-risk pregnancy benefit (Subsídio de Pré-maternidade, social insurance): 60% of the insured's average monthly earnings in the six months before the prenatal leave began is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

Breastfeeding benefit (Subsídio de Aleitamento, social insurance): For an insured person with monthly earnings of up to five times the legal monthly minimum wage for agricultural workers, 1,500 kwanzas a month is paid for each child younger than age 3; for monthly earnings above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 1,000 kwanzas a month is paid; for monthly earnings above 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

Schedule of payments: The breastfeeding benefit is paid annually.

Workers' Medical Benefits

Benefits include free primary health care and specialist care with copayments.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health (<http://www.minsa.gov.ao/>) administers the national health system.

National Social Security Institute (<http://www.inss.gv.ao/>), under the supervision of the Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>), administers the social insurance program and pays benefits.

Employers pay cash sickness benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1990 (social security).

Current laws: 2004 (social protection) and 2005 (work injury).

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

Note: A separate system for public-sector employees has not yet been implemented.

Coverage

Private-sector employees.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

Employer: The total cost (pays insurance premiums).

Government: None.

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 specified by law.

Temporary Disability Benefits

65% of the employee's last daily earnings is paid. In case of hospitalization: 100% of the employee's last daily earnings is paid for the first 30 days, 75% thereafter if the condition persists.

Partial disability: 70% of the difference in the employee's daily earnings before and after the incapacity began is paid.

Permanent Disability Benefits

For a total loss of work capacity in the usual occupation, 50% to 70% of the employee's reference earnings is paid based on the assessed loss of work capacity. For a total (100%) loss of capacity for any work, 80% of the employee's reference earnings is paid. If the employee is assessed with a total loss of capacity for any work, family allowances are also paid for each eligible family member.

Reference earnings are the employee's normal gross monthly earnings (work injury) or his or her average monthly earnings in the last 12 months (occupational diseases).

The maximum permanent disability pension (including family allowances) is 100% of the employee's average monthly earnings in the last 12 months.

Partial disability: For a partial loss of work capacity in the usual occupational, 70% of the employee's lost earnings is paid.

Workers' Medical Benefits

Benefits include necessary medical treatment, hospitalization, medicine, surgery, specialist treatment, rehabilitation, and prostheses.

Survivor Benefits

Survivor pension (*Pensão de Sobrevivência*)

Spouse's pension: 30% of the employee's gross monthly earnings is paid to a widow(er) younger than age 60; 40% if aged 60 or older or if assessed with a loss of working capacity. A divorced spouse receiving alimony at the time of the employee's death may be eligible for the spouse's pension.

Orphan pension: 20% of the employee's gross monthly earnings is paid to each orphan up to age 18 (age 25 if a student), up to three.

Other eligible survivor's pension: 10% of the employee's gross monthly earnings is paid to each surviving parent or grandparent, up to three.

Death grant (*Subsídio por Morte*): A lump sum of six times the employee's base earnings is paid (50% to the widow(er) and 50% to the orphans; 100% with only one dependent survivor).

Funeral grant (*Subsídio para Despesas de Funeral*): The cost of the funeral is paid, up to two times the employee's earnings at the time of death.

Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision jointly with the National Social Security Institute (<http://www.inss.gv.ao/>).

Employers insure work injury liability through private carriers.

Unemployment

Regulatory Framework

Under the 2015 labor law, employers must provide employees with severance pay for dismissal due to: unfair disciplinary dismissal, wrongful collective dismissal, the employer's insolvency, restructuring, economic conditions, and for technological reasons. For unfair disciplinary dismissal or wrongful collective dismissal, the payment amount is the number of years of service at the time of dismissal multiplied by a percentage of the employee's basic salary (50% for employees of large enterprises; 30% for medium-sized enterprises; 20% for small enterprises; or 10% for microenterprises). For dismissal due to economic conditions, the benefit is the number of years of service multiplied by a percentage of the employee's basic salary at the time of dismissal: 100% for up to five years of service or 50% for more than five years (large enterprises); 100%

for up to three years of service or 40% for more than three years (medium-sized enterprises); 100% for up to two years of service or 30% for more than two years (small enterprises); and 100% for up to two years or 20% for more than two years (microenterprises).

An additional benefit may be paid to employees dismissed due to wrongful termination or economic conditions.

Family Allowances

Regulatory Framework

First law: 1990 (social security).

Current laws: 2004 (social protection) and 2011 (family benefits).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and pensioners.

Exclusions: Self-employed persons and members of the clergy.

Special systems for firefighters, military, intelligence, police, and correctional personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Abono de Família): Paid for up to five children aged 3 to 14 whose parents are employed or receive an old-age pension.

Children must be vaccinated in accordance with Ministry of Health regulations, and regularly attend school.

Family Allowance Benefits

Family allowance (Abono de Família): For an insured person with monthly income (either from earnings or a pension) up to five times the legal monthly minimum wage for agricultural workers, 800 kwanzas a month is paid for each eligible child; for monthly income above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid for each child; for monthly income above 10 times the legal monthly minimum wage for agricultural workers, 300 kwanzas a month is paid for each child.

The legal monthly minimum wage for agricultural workers is 16,500 kwanzas (21,454 kwanzas as of March 2019).

Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) administers the program and pays benefits to pensioners.

Benin

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970.

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons covered by the labor code, including private-sector and certain public-sector employees.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools. (Mutual funds provide voluntary coverage for old-age benefits to self-employed persons, agricultural workers, cooperative members, and informal-sector workers.)

Special system for civil servants.

Source of Funds

Insured person: 3.6% of gross monthly covered earnings; 10% of the last gross salary earned while in mandatorily covered employment for the voluntarily insured.

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

The legal monthly minimum wage is 40,000 CFA francs.

Self-employed person: Not applicable.

Employer: 6.4% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 20 or employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 with at least 180 months of coverage.

Early pension (Pension anticipée): Age 55 with at least 180 months of coverage.

A month of coverage is any month in which the insured works at least 18 days or 120 hours in covered employment, and includes periods for which cash maternity or work injury benefits are received.

Employment must cease.

The old-age pension is suspended if the pensioner begins new covered employment.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de vieillesse): Age 60 with at least 12 months but less than 180 months of coverage.

A month of coverage is any month in which the insured works at least 18 days or 120 hours in covered employment, and includes periods for which cash maternity or work injury benefits are received.

Disability pension (Pension d'invalidité): Must have at least a 66.7% assessed loss of earning capacity and at least 60 months of coverage, including at least six months in the 12 months before the disability began (the coverage requirement is waived if the disability is the result of an accident).

A month of coverage is any month in which the insured works at least 18 days or 120 hours in covered employment, and includes periods for which cash maternity or work injury benefits are received.

Constant-attendance allowance (Assistance d'une tierce personne): 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 amount.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

A month of coverage is any month in which the insured works at least 18 days or 120 hours in covered employment, and includes periods for which cash maternity or work injury benefits are received.

Eligible survivors include a widow or a disabled or dependent widower who was married to the deceased for at least a year before the death; a widow who is pregnant by or who had a child with the deceased; and dependent children younger than age 19 (age 22 if an apprentice, a student, or disabled).

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

Remarriage settlement: Paid to the widow(er) upon remarriage.

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement (Allocation de survivant): The deceased was not entitled to receive an old-age or disability pension and had less than 180 months of coverage.

Eligible survivors include a widow or a disabled or dependent widower who was married to the deceased for at least a year before the death; a widow who is pregnant by or who had a child with the deceased; and dependent children younger than age 19 (age 22 if an apprentice, a student, or disabled).

Old-Age Benefits

Old-age pension (Pension de vieillesse): The pension is 30% of the insured's average monthly earnings in the first 15 years of coverage plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months.

Average monthly earnings are 1.66% of the total earnings used to calculate contributions in the last five years of coverage.

The employee's contributions may be refunded to foreign workers who permanently leave the country and workers who continue working from age 60 to 65 (only for contributions made while aged 60 to 65).

Early pension (Pension anticipée): The pension is reduced by 5% for each year it is claimed before the normal retirement age; starting at the normal retirement age, the full pension is paid.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the first 15 years of coverage, up to a maximum set by the Council of Ministers.

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

Old-age settlement (Allocation de vieillesse): A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of coverage is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): The pension is 30% of the insured's average monthly earnings in the first 15 years of coverage plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months. The insured is credited with six months of coverage for each year from the age the claim is made to the normal retirement age.

Average monthly earnings are 1.66% of the total earnings used to calculate contributions in the last five years of coverage.

The minimum monthly disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the first 15 years of coverage, up to a maximum set by the Council of Ministers.

Constant-attendance allowance (Assistance d'une tierce personne): 40% of the disability pension is paid.

The maximum constant-attendance allowance is three times the legal monthly minimum wage.

The insured may receive two or more pensions at the same time. The total amount received is 100% of the greater pension plus 50% of the other pension(s).

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

Survivor Benefits

Survivor pension (Pension de survivant)

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. A widower may receive a pension for his first deceased spouse only.

Remarriage settlement: A lump sum of six months of the spouse's pension is paid.

Orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 40% for two or more orphans; 30% for a full orphan who is an only child. The amount paid may be recalculated if the number of eligible orphans changes.

The maximum combined survivor pension is 80% of the old-age or disability pension the deceased received or was entitled to receive.

An eligible survivor may also receive survivor benefits under the work injury program at the same time. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

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

Survivor settlement (Allocation de survivant): A lump sum of one month of the old-age or disability pension the deceased would have received with 180 months of coverage is paid for every six months of coverage. If there is more than one eligible survivor, the settlement is split equally. If there is no eligible widow(er) or orphan, the settlement is paid to the deceased's parents.

Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj/>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org/>), managed by a tripartite board and a director, administers the programs, and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1998 (labor code), 2003 (social security), and 2015 (universal health coverage).

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

Note: An act creating a social insurance health system providing a minimum package of health services was passed in 2015 but has not yet been implemented.

Coverage

Social insurance: Employed persons covered by the labor code, including private-sector and certain public-sector employees.

Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools.

Special system for civil servants.

Employer liability: Employed persons, including private-sector and certain public-sector employees, and apprentices.

Exclusions: Self-employed persons and civil servants.

Special system for seamen.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 0.2% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Congé de maladie, employer liability): Must have at least five years of continuous employment.

Cash maternity benefit (Congé de maternité, social insurance): Must have at least six months of coverage.

A month of coverage is any month in which the insured works at least 18 days or 120 hours in covered employment, and includes periods for which cash maternity or work injury benefits are received.

The cash maternity benefit is payable abroad under reciprocal agreement.

Prenatal allowance (social insurance): See Family Allowances.

Medical benefit (employer liability): There is no minimum qualifying period.

Eligible dependents include the spouse and dependent children.

Sickness and Maternity Benefits

Sickness benefit (Congé de maladie, employer liability): 100% of the employee's last earnings is paid for up to six months.

Maternity benefit (Congé de maternité, social insurance): 100% of the insured mother's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth (the employer pays 50% of the cost); may be extended for up to four weeks if there are complications arising from childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (employer liability): 60% of the cost of health and medical services for employees is paid.

Dependents' Medical Benefits

Medical benefits (employer liability): Benefits for dependents are the same as those for the worker.

Some maternity, child health, and welfare services are provided under Family Allowances.

Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj/>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org/>), managed by a tripartite board and a director, administers the cash maternity benefit and collects contributions.

Work Injury

Regulatory Framework

First law: 1959.

Current laws: 1998 (labor code) and 2003 (social security).

Type of program: Social insurance and employer-liability system.

Coverage

Social insurance: Employed persons covered by the labor code, including private-sector and certain public-sector employees; apprentices; interns; students in technical schools; and cooperative members.

Exclusions: Self-employed persons and agricultural workers. (Mutual funds provide voluntary coverage for work-injury benefits to self-employed persons and agricultural workers.)

Employer liability: Employed persons, including private-sector and certain public-sector employees, and apprentices.

Exclusions: Self-employed persons and civil servants.

Special system for seamen.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 1% to 4% of gross monthly covered payroll, depending on the assessed risk.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for certain public-sector employees.

Employer liability: None; contributes as an employer for certain public-sector employees.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière, social insurance): 66.7% of the insured's average daily earnings in the month before the disability began is paid from the day after the disability began, for up to 12 months; thereafter, the benefit is based on the insured's annual earnings in the year before the disability began, up to 10 times the legal monthly minimum wage multiplied by 1.4, and the assessed degree of disability. The benefit is paid until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

An approved doctor assesses the degree of disability.

Temporary disability benefit (Congé de maladie, employer liability): 33.3% of the employee's average daily earnings in the month before the disability began is paid from the day after the disability began for up to 12 months; thereafter, the benefit is based on the employee's annual earnings in the year before the disability began, up to 10 times the legal monthly minimum wage multiplied by 1.4, and the assessed degree of disability. The benefit is paid until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

An approved doctor assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente, social insurance): For an assessed degree of disability of at least 20%, the disability pension is the insured's annual covered earnings in the year before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50% and by 1.5% for each assessed degree of disability exceeding 50%.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage multiplied by 1.4. If the insured's earnings are between 1.4 and three times the legal monthly minimum wage, the total annual earnings are used to calculate benefits. If the insured's earnings are greater than three times the legal monthly minimum wage, the annual earnings used to calculate the pension are three times the legal monthly minimum wage plus 50% of the difference between the insured's earnings and three times the legal monthly minimum wage. The maximum monthly earnings used to calculate benefits are the legal monthly minimum wage multiplied by 6.5.

The legal monthly minimum wage is 40,000 CFA francs.

Constant-attendance allowance (Assistance d'une tierce personne): 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

An approved doctor assesses the degree of disability.

Schedule of payments: The permanent disability pension is paid monthly if the assessed degree of disability is at least 75%; otherwise, the pension is paid monthly or quarterly.

The insured may receive two or more pensions. The total amount received is 100% of the greater pension plus 50% of the other pension(s).

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

Disability allowance (Allocation d'incapacité à versement unique, social insurance): For an assessed degree of disability of less than 20%, a lump sum of five years of the permanent disability pension is paid.

An approved doctor assesses the degree of disability.

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

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, prostheses, rehabilitation, and transportation.

Survivor Benefits

Survivor pension (Rente de survivant, social insurance)

Spouse's pension (Rente de conjoint survivant): 30% of the deceased's earnings used to calculate the permanent disability pension is paid to a spouse who married the deceased before the disability began; up to 20% to a divorced spouse who received alimony. If there is more than one widow(er), the pension is split equally.

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of six months of the spouse's pension is paid to the widow(er) upon remarriage.

Orphan's pension (Rente d'orphelin): 15% of the deceased's earnings used to calculate the permanent disability pension is paid to each of the first two orphans and 10% to each additional orphan.

Eligible orphans include dependent children younger than age 22.

An orphan's pension may not be combined with family allowances.

Dependent parent's pension (Rente d'ascendant): 10% of the deceased's earnings used to calculate the permanent disability pension is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 85% of the permanent disability pension the deceased received or was entitled to receive.

An eligible survivor may also receive survivor benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant (Frais funéraires, social insurance): The costs of the funeral, up to five times the legal monthly minimum wage, is paid.

The legal monthly minimum wage is 40,000 CFA francs.

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

Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj/>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

Unemployment

Regulatory Framework

A 2005 collective agreement requires private-sector and quasipublic-sector employers to provide severance pay to dismissed employees with at least one year of service who did not commit any serious misconduct. The payment amount is a percentage of the employee's monthly salary for each year of service based on the length of service: In the case of individual dismissal, 30% a year is paid for one to five years of service, 35% a year for six to 10 years, or 50% a year for more than 10 years of service; in the case of collective dismissal, 35% a year is paid for one to five years of service, 40% a year for six to 10 years, or 45% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1955 (family allowances).

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons covered by the labor code, including private-sector and certain public-sector employees.

Exclusions: Self-employed persons, agricultural workers, cooperative members, apprentices, interns, and students in technical schools.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.8% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children younger than age 22 who do not receive an orphan's pension. The parent must have worked at least 18 days or 120 hours in the last month. Periods for which cash maternity or work injury benefits are received count toward the work requirement.

The family allowance is payable abroad under reciprocal agreement.

If one of the parents receives family allowances from the special system for civil servants, only the greater benefit is paid.

Prenatal allowance (Allocation prénatale): The pregnant woman (insured or wife of the insured) must undergo prescribed medical examinations.

The prenatal allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocation familiale):

2,500 CFA francs a month is paid for each eligible child from the first day of the month of birth, for up to six children.

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

Prenatal allowance (Allocation prénatale):

500 CFA francs a month is paid for nine months for each pregnancy.

Some maternity, child health, and welfare services are also provided.

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

Administrative Organization

Ministry of Labor and Public Administration (<http://www.travail.gouv.bj/>) provides general supervision.

National Social Security Fund (<http://www.cnssbenin.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

Botswana

Exchange rate: US\$1.00 = 10.66 pula.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1996 (universal pension), 1998 (veteran's pension), 1999 (orphan care), and 2015 (disability benefit).

Type of program: Universal and social assistance system.

Coverage

Universal: Resident citizens of Botswana.

Social assistance: Needy citizens of Botswana.
Special system for public-sector employees.

Source of Funds

Insured person

Universal: None.

Social assistance: None.

Self-employed person

Universal: None.

Social assistance: None.

Employer

Universal: None.

Social assistance: None.

Government

Universal: The total cost.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (universal): Age 65. Must have a valid national identity card.

Veteran's pension (War Veteran's Allowance, universal): Paid to a veteran of World War II, his widow, or a full orphan up to age 21.

The veteran's pension for widows ceases upon remarriage.

Disability benefit (social assistance, means tested): Must be registered with a severe disability.

Means test: Individual and family income and assets must not exceed certain limits.

Food supplement: Must be receiving the disability benefit.

Orphan care benefit (universal): Paid for children younger than age 18 for the loss of one parent (if parent was single) or both parents (if parents were married).

Food supplement: Must be receiving the orphan care benefit.

Old-Age Benefits

Old-age pension (universal): 530 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Veteran's pension (War Veteran's Allowance, universal): 600 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Permanent Disability Benefits

Disability benefit (social assistance, means tested): 450 pula a month is paid.

Food supplement: A monthly electronic food voucher worth 600 to 800 pula, depending on the local authority, is also provided under the destitute program (see Family Allowances).

Survivor Benefits

Veteran's pension (War Veteran's Allowance, universal): 600 pula a month is paid to an eligible widow or orphan. If there is more than one widow, the pension is split equally.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Orphan care benefit (universal): The cost of school uniforms, subsidies for transportation, clothing and rent (where applicable), support for special dispensation for tertiary education students, and support for educational needs such as reading glasses are provided. The benefit is paid to the orphan's guardian.

Food supplement: A monthly electronic food voucher worth 650 pula is paid.

Administrative Organization

Department of Social Protection of the Ministry of Local Government and Rural Development (<http://www.gov.bw/>) administers the programs.

Sickness and Maternity

Regulatory Framework

First and current laws: 1971 (public health) and 1981 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Coverage

Universal: Residents of Botswana.

Employer liability: Private-sector employees, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least one year of continuous employment and provide a medical certificate.

Cash maternity benefit (employer liability): There is no minimum qualifying period. Must provide a medical certificate indicating the expected date of childbirth.

Medical benefits (universal): There is no minimum qualifying period.

Medical benefits (employer liability): Must reside on the employer's land or work in an area of Botswana where medical facilities are not available.

Eligible dependents include family members who are living with the employee.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's basic earnings is paid. Employers must provide at least 20 days of certified paid sick leave a year; there is no limit on the amount of sick leave that can be provided.

Maternity benefit (employer liability): At least 50% of the employee's basic earnings is paid for six weeks before and six weeks after the expected date of childbirth; may be

extended up to two weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits (universal): Public hospitals and clinics provide medical services. Benefits include generalist and specialist care, hospitalization, laboratory services, dental care, emergency care, X-rays, maternity care, and mental health care.

Cost sharing: Patients pay a 5 pula consultation fee. (Children younger than age 5 and persons older than age 65 are exempt.)

Medical benefits (employer liability): Necessary medicine and medical treatment are provided, according to regulations.

Dependents' Medical Benefits

Medical benefits (universal): Benefits for dependents are the same as those for the insured.

Medical benefits (employer liability): Benefits for dependents are the same as those for the employee.

Administrative Organization

Ministry of Employment, Labour Productivity, and Skills Development (<http://www.gov.bw/>) provides general supervision of the employer-liability program.

Department of Labour and Social Security of the Ministry of Employment, Labour Productivity, and Skills Development enforces the law.

Ministry of Health (<http://www.moh.gov.bw/>) provides general supervision of medical benefits.

Employers pay cash benefits directly to employees.

Public clinics, primary and district hospitals, and referral hospitals provide medical services.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1998 (work injury) and 2001 (regulations).

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

Coverage

Public- and private-sector employees and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered (except if the employer provides the transportation).

Temporary Disability Benefits

66% of the difference between the employee's monthly earnings before the disability began and the insured's monthly earnings (actual or potential) after the disability began is paid for up to six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. A lump sum may be paid under certain conditions.

Partial disability: A percentage of the full temporary disability benefit is paid based on the assessed degree of disability.

Permanent Disability Benefits

For a total disability, a lump sum of 60 times the employee's last monthly earnings is paid, up to a maximum.

Constant-attendance supplement: 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 a partial disability, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

Workers' Medical Benefits

Employers cover medical, surgical, and dental care, hospitalization, skilled nursing services, and medicine, up to 75,000 pula; the costs of prostheses, up to 10,000 pula; and transportation costs, up to 1,500 pula.

Survivor Benefits

Survivor benefit: A lump sum of 48 times the employee's last monthly earnings minus funeral costs is paid to eligible survivors.

Eligible survivors include a widow(er), orphans, parents, grandchildren, grandparents, and siblings.

The full benefit is paid to fully dependent survivors; a reduced benefit is paid to survivors who were partially dependent on the employee.

Funeral grant: The reasonable cost of a funeral is paid. The amount is deducted from the survivor benefit.

Administrative Organization

Department of Occupational Health and Safety (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity, and Skills Development enforces the law.

Department of Labour and Social Security (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity, and Skills Development provides general supervision and processes compensation claims.

Employers may insure work injury liability with private insurance companies.

Unemployment

Regulatory Framework

The amended 1984 Employment Order requires employers to provide severance pay to employees with 60 months of continuous employment.

The amended 2010 Employment Act requires employers to provide severance pay in case of termination of the employment contract before an employee has served a continuous period of 60 months. The payment amount varies depending on the length of service.

Department of Labour and Social Security (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity and Skills Development enforces the law.

Family Allowances

Regulatory Framework

No statutory benefits are provided. Monthly cash benefits of 90 pula and monthly food vouchers worth 600 pula to 800, depending on the local authority, are provided to residents with monthly incomes below 120 pula (150 pula with dependents) and less than four livestock units. This includes persons unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; and orphans or abandoned children younger than age 18 not covered by the orphan care program (see Old Age, Disability, and Survivors).

Burkina Faso

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960 (pension insurance).

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary workers, public-sector employees who are not civil servants, and apprentices and interns under a contract.

Voluntary coverage for self-employed persons and persons who previously had mandatory coverage for at least six consecutive months in the last five and a half years (old age and survivors only).

Special system for civil servants.

Source of Funds

Insured person: 5.5% of monthly covered earnings.

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

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Self-employed person: 11% of monthly covered declared earnings.

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

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Contributions are paid monthly or quarterly.

Employer: 5.5% of monthly covered payroll.

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

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 56 (blue-collar workers and the voluntarily insured), age 58 (white-collar workers), age 60 (supervisors, managers, and technicians), or age 63 (doctors and university teachers), with at least 180 months of contributions.

A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Early pension (Pension anticipée): Age 50 with at least 180 months of contributions and prematurely aged or unemployed (under certain conditions).

Employment must cease.

Child supplement (Bonification pour enfant à charge): Paid for up to six dependent children younger than age 16 (age 19 if an apprentice; age 22 if a student or disabled). The child(ren) must have been born before the insured retired.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de vieillesse): Meets the age requirement for the old-age pension but has less than 180 months of contributions.

A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least five years of coverage, including six months of contributions in the year before the disability began. If the disability is the result of a non-work related accident, the insured must have been in covered employment when the accident occurred.

A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

Child supplement (Bonification pour enfant à charge): Paid for up to six dependent children younger than age 16 (age 19 if an apprentice; age 22 if a student or disabled). The child(ren) must have been born before the disability began.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount,

including the amounts of any constant-attendance allowance and child's supplements.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er), orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled), or other dependents, including parents and grandparents, if there is no widow(er) or orphan.

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

An orphan receiving the survivor pension may not receive family allowances.

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement (Allocation de survivant): The deceased did not qualify for a disability pension at the time of death and had less than 180 months of contributions.

A month of contributions is any month in which the deceased worked for at least 18 days in covered employment.

Eligible survivors include a widow(er), orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled), or other dependents, including parents and grandparents, if there is no widow(er) or orphan.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 2% of the insured's average monthly covered earnings in the five highest years of contributions (the whole contribution period for the voluntarily insured) is paid for each year of contributions.

The minimum monthly old-age pension is 84% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly covered earnings in the five highest years of contributions (the whole contribution period for the voluntarily insured).

Early pension (Pension anticipée): Calculated in the same way as the old-age pension.

Child supplement (Bonification pour enfant à charge): 2,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The old-age pension is paid monthly or quarterly, depending on the amount.

Old-age settlement (Allocation de vieillesse): A lump sum of 30% of the insured's average monthly covered earnings in the five highest years of contributions is paid for every six months of contributions.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 2% of the insured's average monthly covered earnings in the five highest years of contributions is paid for each year of contributions. The insured is credited with a six-month period of contributions for each year that a claim is made before the normal retirement age.

The minimum monthly disability pension is 84% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly covered earnings in the five highest years of contributions.

Constant-attendance allowance: 50% of the disability pension is paid.

Child supplement (Bonification pour enfant à charge): 2,000 CFA francs a month is paid for each eligible child.

The disability pension can be combined with disability benefits under the work injury program. The total combined benefit is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

Schedule of payments: The disability pension is paid monthly or quarterly, depending on the amount.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

Survivor Benefits

Survivor pension (Pension de survivant)

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(er), the pension is split equally.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans. The amount paid to each orphan is not recalculated if the number of eligible orphans changes.

The minimum orphan's pension is the value of the family allowance benefit.

Other dependent's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to other dependents, including parents and grandparents.

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

The survivor pension can be combined with survivor benefits under the work injury program. The total combined benefit is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Schedule of payments: The survivor pension is paid monthly or quarterly, depending on the amount.

Survivor settlement (Allocation de survivant)

Spouse's settlement: 50% of the old-age settlement the deceased was entitled to receive is paid to the surviving widow(er); 100% in the absence of eligible orphans. The settlement is split equally if there is more than one widow.

Orphan's settlement: 50% of the old-age settlement the deceased was entitled to receive is split equally among eligible orphans; 100% in the absence of a surviving widow(er).

Other dependent's settlement: If there is no eligible widow(er) or orphan, 100% of the old-age settlement the deceased was entitled to receive is split equally among surviving parents and grandparents. In the absence of a surviving parent or grandparent, the survivor settlement may be paid fully or partially to the deceased's surviving siblings.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages and the legal minimum wage, depending on the financial resources of the system (the most recent adjustment took place in 2013).

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1955 (family allowances).

Current laws: 1981 (maternity benefit), 2006 (social security), 2008 (labor code), and 2015 (health insurance).

Type of program: Social insurance system. Maternity benefits only.

Note: The 2015 law introducing universal health insurance has not yet been implemented.

Coverage

Employed women, including public-sector employees who are no civil servants.

Exclusions: Self-employed persons, students, and apprentices and interns.

Special system for civil servants (cash maternity benefits only).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness benefit: No statutory benefits are provided.

Cash maternity benefit (Prestation de maternité): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit (Prestation de maternité): 100% of the insured's last gross covered earnings is paid for 14 weeks, including at least four weeks before the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth. The full benefit for the period after childbirth is paid for a still-born child.

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

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Additional maternity benefits and services are provided under Family Allowances.

Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth. (Additional benefits and services are provided under Family Allowances.)

Dependents' Medical Benefits

The wife of an insured man receives free medical care during pregnancy and childbirth.

Some health and welfare services are also provided under Family Allowances.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

Work Injury

Regulatory Framework

First law: 1959 (work injury and occupational diseases).

Current law: 2006 (social security).

Type of program: Social insurance and employer-liability system.

Coverage

Employed persons, including public-sector employees who are not civil servants, temporary workers, rural laborers, and apprentices and interns under a contract.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 3.5% of covered payroll.

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

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

Employer liability: The total cost.

Government

Social insurance: Contributes as an employer for public-sector employees who are not civil servants.

Employer liability: The total cost for public-sector employees who are not civil servants.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité temporaire, social insurance): 66.7% of the insured's average monthly covered 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 minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Temporary disability benefit (Indemnité journalière d'incapacité temporaire, employer liability): 33.3% of the employee's average monthly covered 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 minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente, social insurance): For a total (100%) disability, 85% of the insured's average monthly covered 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 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Constant-attendance supplement: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The pension may be paid partially as a lump sum after five to seven years, subject to conditions.

Partial disability (Rente d'incapacité permanente partielle): For an assessed degree of disability of at least a 15% but less than 100%, a percentage of the full permanent disability pension is paid based on to the assessed degree of disability.

If the assessed degree of disability is less than 15%, a lump sum of three years of the partial disability pension the insured would be entitled to is paid (Allocation d'incapacité permanente).

Schedule of payments: The pension is paid monthly if the assessed degree of disability is 100%; quarterly if the assessed degree of disability is at least 15% but less than 100%. If the assessed degree of disability is at least 75%, the insured may request a monthly pension.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; hospitalization; medicine; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant, social insurance)

Spouse's pension: 50% of the deceased's average monthly earnings in the last three months is paid to a widow(er) who was married to the deceased. The pension is split equally if there is more than one widow(er).

Orphan's pension: 40% of the deceased's average monthly earnings in the last three months is split equally among eligible orphans. The amount paid to each orphan is not recalculated if the number of eligible orphans changes.

Eligible orphans must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled).

An orphan receiving the pension may not receive family allowances.

Other dependent's pension: 10% of the deceased's average monthly earnings in the last three months is split equally among eligible dependent parents and grandparents.

The maximum combined survivor benefit is 85% of the disability pension the deceased received or was entitled to receive.

Funeral expenses (Allocation des frais funéraires, social insurance): A lump sum of 50% of the maximum monthly earnings used to calculate contributions is paid.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org/>), managed by a tripartite board and a director, administers the social insurance program and collects contributions.

Employers pay employer-liability benefits directly to their employees.

Unemployment

Regulatory Framework

Under a 1974 collective agreement, employers are required to provide severance pay to employees with at least one year of continuous employment (except if dismissed due to misconduct). The payment amount is a percentage of the employee's average monthly salary in the last six months before termination of employment for each year of service based on the length of service: 25% a year is paid for one to five years of service; 30% a year for six to 10 years; and 40% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1955 (family allowances).

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees who are not civil servants, and temporary and casual workers.

Exclusions: Self-employed persons, students, interns and apprentices.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of monthly covered payroll.

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

The legal monthly minimum wage is 30,684 CFA francs; 34,664 CFA francs for private-sector employees under collective agreements.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

The employer's contributions also finance the cash maternity benefit.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children younger than age 16 (age 19 if an apprentice; age 22 if a student or disabled). Children younger than age 6 must undergo prescribed medical examinations. The parent or guardian must have at least three months of covered employment based on 18 days or 120 hours a month of work, be a pensioner, or be an unemployed person who ceased covered employment within the last six months.

A child may not receive an orphan's pension and family allowance at the same time.

If a parent or guardian is also entitled to family allowances from the special system for civil servants, only the higher benefit is paid.

Prenatal allowance (Allocation prénatale): Paid for a mother who undergoes prescribed medical examinations. The insured must have at least three months of covered

employment based on at least 18 days or 120 hours a month of work. The full benefit is paid if the claim is made in the first three months of pregnancy.

Family Allowance Benefits

Family allowance (Allocation familiale):

2,000 CFA francs a month is paid for each of the first six eligible children.

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

Prenatal allowance (Allocation prénatale):

1,000 CFA francs a month is paid for up to nine months.

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

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

Ministry of Economy, Finance, and Development (<http://www.finances.gov.bf/>) provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

Burundi

Exchange rate: US\$1.00 = 1,790 Burundi francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (workers' pensions in Belgian Congo and Rwanda-Urundi).

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military and police personnel, workers under contract with the civil service, interns, and apprentices.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special system for civil servants and judges.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 5.8% if in arduous work; 10% for the voluntarily insured.

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

The legal daily minimum wage is 105 Burundi francs in rural areas and 160 Burundi francs in urban areas.

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

Self-employed person: Not applicable.

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

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

The legal daily minimum wage is 105 Burundi francs in rural areas and 160 Burundi francs in urban areas.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de vieillesse): Age 60 with at least 12 months but less than 15 years of coverage.

Disability pension (Pension d'invalidité): Must be assessed with at least a 66% permanent loss of earning capacity and have at least three years of coverage, including six months in the last year. There is no minimum qualifying period for a disability that is the result of a nonwork-related accident.

A medical doctor authorized by the National Social Security Institute assesses the loss of earning capacity.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension des survivants): 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 a widow(er), unmarried orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled and without earning capacity), and dependent parents and grandparents if there is no eligible widow(er) or orphan.

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

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement (Allocation des survivants): Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow(er), unmarried orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled and without earning capacity), and parents if there is no eligible widow(er) or orphan.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 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 every 12 months of coverage exceeding 180 months, is paid.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

The insured may receive the old-age pension and a survivor pension at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability pension, 100% of the higher pension and 50% of the lower 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 at the same time.

Benefit adjustment: Benefits may be adjusted depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Old-age settlement (Allocation de vieillesse): 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 (Pension d'invalidité): 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 every 12 months of coverage exceeding 180 months, is paid. If the insured is younger than the normal retirement age at the time of the claim, a six-month contribution period is credited for each year the insured is younger than the normal retirement age.

The minimum monthly disability pension is 60% of the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid.

The insured may receive the disability pension and a survivor pension at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension at the same time, only the higher 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 at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor Benefits

Survivor pension (Pension des survivants)

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

Orphan's pension (Pension d'orphelin): 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

Dependent parent's and grandparent's pension (Pension d'ascendants): 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.

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

The survivor can receive a survivor pension and either an old-age pension or a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor settlement (Allocation des survivants): A percentage of the old-age settlement the deceased was entitled to receive is paid as a lump sum (50% for a widow(er), 25% for an orphan, and 25% for other dependents). The maximum combined survivor settlement is 100% of the old-age settlement the deceased was entitled to receive.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1980 (health insurance for public officials), 1993 (labor code), 2005 (constitution), and 2012 (social assistance medical benefits).

Type of program: Employer-liability (cash and medical benefits) and social assistance (medical benefits) system.

Note: Pregnant women and children younger than age 5 receive free health care.

Coverage

Employer liability: Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

Social assistance: Citizens of Burundi.

Source of Funds

Insured person

Employer liability: None.

Social assistance: None.

Self-employed person

Employer liability: Not applicable.

Social assistance: None.

Employer

Employer liability: The total cost.

Social assistance: None.

Government

Employer liability: None; contributes as an employer (provides benefits directly to civil servants).

Social assistance: The total cost.

Qualifying Conditions

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

Medical benefits (employer liability): There is no minimum qualifying period.

Medical benefits (social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit (employer liability): 66.7% of the employee's wages is paid for up to three months each calendar year.

Cash maternity benefit (employer liability): 50% of the employee's wages is paid for up to 12 weeks (14 weeks if there are complications arising from pregnancy or childbirth), including at least six weeks after childbirth.

Workers' Medical Benefits

Medical benefits (employer liability): Benefits include medical and dental care, surgery, hospitalization, appliances, and medicine.

Medical benefits (social assistance): Informal workers aged 21 or older can purchase a Medical Assistance Card (Carte d'Assistance Médicale) for 3,000 Burundi francs a year that covers 80% of the cost of medicine, medical appointments, and tests in local clinics and district hospitals.

The public-sector mutual provides medical benefits for civil servants and covers 80% of medical costs, 70% for medicine, and 90% for chronic diseases. Civil servants contribute 6% of salaries (excluding housing expenses). A

private-sector mutual was established in May 2014 and is being implemented.

Dependents' Medical Benefits

Medical benefits (employer liability): Benefits for dependents are the same as those for the worker.

Medical benefits (social assistance): Benefits for dependents are the same as those for the primary beneficiary.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

Ministry of Health (<http://www.minisante.bi/>) administers the social assistance medical benefits.

Employers provide employer-liability benefits directly to their employees.

Work Injury

Regulatory Framework

First law: 1949 (Compensation for work accidents and occupational diseases in Belgian Congo and Rwanda-Urundi).

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, 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 monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 80,000 Burundi francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

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 employer pays the costs related to the accident) for the total period of incapacity for work, up to six months after the disability began. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on the insured's earnings in the three calendar months before the month the disability began.

The temporary disability benefit is payable abroad under reciprocal agreement.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For an assessed total (100%) 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 the insured's earnings in the three calendar months before the month the disability began.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; a lump sum is paid for an assessed degree of disability of less than 15%.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly permanent disability pensions the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

If the insured is entitled to receive the old-age pension and the work injury permanent disability pension, 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 (see Old-Age, Disability, and Survivors) and the work injury permanent disability pension, only the higher pension is paid.

Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2003.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension (Rente des survivants)

Spouse's pension (Rente de veuve/veuf): 50% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid to a widow(er).

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of six months of the spouse's pension is paid to the widow(er) upon remarriage.

Orphan's pension (Rentes d'orphelins): 20% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

Dependent parent's and grandparent's pension (Rente d'ascendants directs): 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.

The maximum combined survivor pension is 100% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Funeral grant (Allocation de décès): A lump sum of 60,000 to 80,000 Burundi francs is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the program and collects contributions.

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: Employer-liability 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; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for the insured's wife if she is not in paid employment and for

unmarried children younger than age 16 (age 21 if a student or an apprentice; no limit if disabled).

Family Allowance Benefits

Family allowance (Allocation familiale): 3,000 Burundi francs a month is paid for the insured's wife and 1,000 Burundi francs for each eligible child.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

Employers pay benefits directly to employees.

Cabo Verde

Exchange rate: US\$1.00 = 94.88 escudos.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1957 (maritime and transport workers) and 1982 (social insurance for employees).

Current laws: 2001 (organization of the system), 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (social pensions), 2006 (cooperatives), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), 2009 (household workers), 2010 (social pensions), and 2013 (social pensions).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Public- and private-sector employees, including civil servants of the central government first employed after December 31, 2005, and civil servants of local governments after December 31, 2007; self-employed persons; household workers; and certain business owners and cooperative employees.

Special system for civil servants of the central government employed before December 31, 2005, and civil servants of local governments employed before December 31, 2007.

Social assistance: Needy residents of Cabo Verde not covered by social insurance, including certain noncitizens who have resided in Cabo Verde for at least 10 years.

Source of Funds

Insured person

Social insurance: 3% of gross monthly covered earnings plus 1% for administrative fees.

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

The legal monthly minimum wage is 13,000 escudos.

There are no maximum earnings used to calculate contributions.

The insured person's administrative fees also finance administrative fees for cash sickness and maternity benefits and medical benefits.

Social assistance: None; see source of funds under Sickness and Maternity for the funeral grant.

Self-employed person

Social insurance: 10% of gross monthly covered declared reference earnings plus 1.5% for administrative fees.

The self-employed person chooses the monthly reference earnings used to calculate contributions in multiples of 15,000 escudos.

The maximum monthly reference earnings used to calculate contributions vary depending on the self-employed person's occupation.

The self-employed person's administrative fees also finance administrative fees for cash sickness and maternity benefits and medical benefits.

Social assistance: None.

Employer

Social insurance: 7% of gross monthly covered payroll plus 1% for administrative fees; for micro and small enterprises, 2.8% of annual sales (for all branches; the contribution includes administrative fees). See source of funds under Family Allowances for the funeral grant.

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

The legal monthly minimum wage is 13,000 escudos.

There are no maximum earnings used to calculate contributions.

The employer's administrative fees also finance administrative fees for cash sickness and maternity benefits and medical benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensão de velhice, social insurance):

Age 65 (men) or age 60 (women) with at least 11 years of contributions (rising to 12 years in 2020 and to 15 years in 2023).

The old-age pension is payable abroad.

Old-age social pension (Pensão básica, social assistance, income tested):

Age 60.

Income test: Monthly household income must be below the extreme poverty threshold set by the national statistics institute.

The old-age social pension is payable abroad under reciprocal agreement.

Disability pension (Pensão de invalidez, social insurance): Must have at least a 66.7% assessed degree of disability or at least a 33.3% assessed loss of earning capacity, and have at least five years of contributions.

The disability pension is payable abroad.

Disability social pension (Pensão social por invalidez, social assistance, income tested): Must be aged 18 to 60 with an assessed degree of permanent disability greater than 75%.

Income test: Monthly household income must be below the extreme poverty threshold set by the national statistics institute.

The disability social pension is payable abroad under reciprocal agreement.

Survivor pension (Pensão de sobrevivência, social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 36 months of contributions at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 18 (up to age 25 depending on the type of continuing education; no limit if disabled).

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

The survivor pension is payable abroad.

Survivor social pension (Pensão social de sobrevivência, social assistance, income tested): The deceased received or was entitled to receive an old-age or disability social pension.

Eligible survivors include a widow(er) who was living with the deceased, or any legal heir aged 18 to 60.

The survivor social pension is payable abroad under reciprocal agreement.

Funeral grant (Subsídio de funeral, social insurance): Paid when an insured person or one of his or her dependents dies.

Eligible survivors include a widow(er), orphans, parents, descendants, or the person who paid for the funeral.

Funeral grant (Subsídio de funeral, social assistance, income tested): The beneficiary received an old-age or disability social pension for at least six months.

Old-Age Benefits

Old-age pension (Pensão de velhice, social insurance): 2% of the insured's average monthly earnings for each year of contributions is paid.

The average monthly earnings used to calculate benefits are based on the insured's highest six years of earnings in the last 11 years of contributions (starting in 2020, the highest seven years of earnings in the last 12 years of contributions). Past earnings are adjusted using the consumer price index.

The minimum monthly old-age pension is 6,000 escudos.

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

Benefit adjustment: Benefits are adjusted periodically based on changes in the average salary of civil servants.

Old-age social pension (Pensão básica, social assistance, income tested): 6,000 escudos a month is paid.

Permanent Disability Benefits

Disability pension (Pensão de invalidez, social insurance): 2% of the insured's average monthly earnings for each year of contributions is paid.

The average monthly earnings used to calculate benefits are based on the insured's six highest years of earnings in the last 10 years of contributions (starting in 2020, the highest seven years of earnings in the last 12 years of contributions). Past earnings are adjusted using the consumer price index.

The minimum monthly disability pension is 6,000 escudos.

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

Benefit adjustment: Benefits are adjusted periodically based on changes in the average salary of civil servants.

Disability social pension (Pensão social por invalidez, social assistance, income tested): 6,000 escudos a month is paid.

Survivor Benefits

Survivor pension (Pensão de sobrevivência, social insurance)

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

The pension is paid for five years to a widow younger than 50 and a widower younger than age 55; for life if the widow(er) is assessed with a total permanent disability, the widow is aged 50 or older, or the widower is aged 55 or older.

Orphan's pension: 25% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for each full orphan.

The orphan's pension is paid for five years; for life to an orphan with a disability.

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

Benefit adjustment: Benefits are adjusted periodically based on changes in the average salary of civil servants.

Survivor social pension (Pensão social de sobrevivência, social assistance, income tested): 5,000 escudos a month is paid for 12 months if the eligible survivor is aged 18 to 45; for life if the eligible survivor is older than age 45.

Funeral grant (Subsídio de funeral, social insurance):

The cost of the funeral, up to 30,000 escudos, is paid when the insured, the insured's spouse, or the insured's child older than age 14 dies; 20,000 escudos for a child aged 5 to 14; 12,000 escudos for a child younger than age 5.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment occurred in January 2011.)

Funeral grant (Subsídio de funeral, social assistance, income tested): A lump sum of 7,000 escudos is paid.

Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the social insurance program.

Ministry of Finance and Planning (<https://mf.gov.cv/>) provides financial supervision for the social insurance program.

National Social Insurance Institute (INPS) (<http://www.inps.cv/>) administers the social insurance program and collects contributions.

Ministry of Education, Family, and Social Inclusion (<http://www.minedu.gov.cv/>) provides general supervision of the social assistance program.

National Centre of Social Pensions (<http://www.cnps.cv/>) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First laws: 1976 (maritime and transport workers) and 1982 (social insurance for salaried employees).

Current laws: 2001 (organization of the system), 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2006 (community-based social insurance for social pensioners), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), and 2009 (household workers).

Type of program: Social insurance and community-based social insurance system.

Coverage

Social insurance: Public- and private-sector employees, self-employed persons, and household workers.

Business owners, cooperative employees, pensioners, and social insurance beneficiaries are covered for medical benefits only.

Community-based social insurance: Old-age and disability social pensioners.

Source of Funds

Insured person

Social insurance: 4% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

Community-based social insurance: 2% of the monthly old-age or disability social pension.

The insured person's contributions also finance the social assistance funeral grant.

Self-employed person

Social insurance: 8% of gross monthly earnings plus administrative fees (see Old Age, Disability, and Survivors).

Community-based social insurance: None.

Employer

Social insurance: 4% of gross monthly payroll plus administrative fees (see Old Age, Disability, and Survivors).

Community-based social insurance: None.

Government

Social insurance: None; contributes as an employer.

Community-based social insurance: None.

Qualifying Conditions

Cash sickness benefit (Subsídio de doença, social insurance): Must have at least four months of contributions, including 30 days in the last three months.

Cash maternity benefit (Subsídios de maternidade, paternidade e adoção; social insurance): Must have at least four months of contributions, including 30 days in the last three months.

Medical benefits (social insurance): Must have at least four months of contributions, including 30 days in the last three months.

Eligible dependents include children up to age 18 or receiving family allowances, a spouse or legal partner who is not employed, dependent parents, and dependent grandparents.

Medical benefits (community-based social insurance): Must have at least six months of contributions.

Sickness and Maternity Benefits

Sickness benefit (Subsídio de doença, social insurance): 70% of the insured's average daily earnings in the last four months is paid after a three-day waiting period for up to 1,095 days. The employer pays 100% of earnings for the first three days; thereafter, the difference between the sickness benefit and the insured's net earnings before the incapacity began for up to 90 days. If the sickness lasts longer than 30 days, a medical board must evaluate the insured's health status.

Maternity benefit (Subsídios de maternidade, paternidade e adoção; social insurance): 90% of the insured's average daily earnings in the last four months is paid for up to 60 days. The employer pays the difference between the

maternity benefit and the insured's net earnings before the leave began.

A nursing allowance is paid under Family Allowances.

Schedule of payments: The maternity benefit is paid as a lump sum.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include consultations, general and specialist care, surgery, hospitalization, laboratory services, doctor's home visits, medicine, prostheses, and dental care.

The Ministry of Health provides medical care directly through public clinics and hospitals. The National Social Insurance Institute reimburses certain treatments not available in public clinics and hospitals.

Cost sharing: The insured pays 15%, 25%, 45%, or 50% of the cost of medicine, according to a schedule in law; 5%, 15%, 40%, or 45% of the cost if the insured is a pensioner. Medicine is free for low-income pensioners. The insured pays 30% to 50% of the cost of dental care and 20%, 25%, 30%, or 40% of the cost of prostheses and appliances; low-income pensioners pay 15% less for dental care, prostheses, and appliances.

1,300 escudos (1,700 escudos for low-income pensioners) a day is paid if domestic travel is required; 2,300 escudos (3,200 escudos for low-income pensioners) a day when a pensioner is accompanied by an authorized person.

2,000 escudos (3,200 escudos for low-income pensioners) a day is paid if foreign travel is required (must be authorized by the Ministry of Health); 3,200 escudos (5,000 escudos for low-income pensioners) a day when a pensioner is accompanied by an authorized person.

Low-income pensioners are pensioners with monthly income less than 2.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 13,000 escudos.

Medical benefits (community-based social insurance): Up to 3,750 escudos a year is reimbursed for medicine.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (community-based social insurance): Information not available.

Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the social insurance program.

Ministry of Education, Family, and Social Inclusion (<http://www.minedu.gov.cv/>) provides general supervision of the community-based social insurance program.

National Social Insurance Institute (INPS) (<http://www.inps.cv/>) administers the cash sickness and maternity benefits and collects contributions.

National Health Service administers the social insurance medical benefits.

National Centre of Social Pensions (<http://www.cnps.cv/>) administers the community-based social insurance program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 (compulsory insurance) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons, tenant farmers and sharecroppers, members of cooperative enterprises, apprentices and trainees, certain categories of volunteer workers, and certain categories of self-employed persons and family members employed by them.

Exclusions: Company managers, owners, and shareholders. Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 6% of monthly covered earnings.

The maximum daily earnings used to calculate contributions are 300 escudos.

Employer: 2% of monthly covered payroll for salaried employees or 6% of monthly covered payroll for all other workers; for household workers, 50 escudos a month (full time) or 30 escudos a month (part time).

The maximum daily earnings used to calculate contributions are 300 escudos.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

If the insured is assessed with a total disability, 40% of the insured's earnings on the day the injury occurred (40% of average earnings in the last six months if those earnings differ from the insured's normal earnings) is paid for the first 14 days; thereafter, 70%. For hospitalization, the

benefit is 40% of the insured's earnings; 70% with dependents. The benefit is paid for up to 1,095 days.

The maximum daily earnings used to calculate benefits are 300 escudos.

Partial disability: 25% of the insured's earnings on the day the disability began is paid (25% of the insured's average earnings in the last six months if those earnings differ from the insured's normal earnings).

Permanent Disability Benefits

Permanent disability pension (Pensão de incapacidade total): For a total (100%) disability, 70% of the insured's earnings on the day the disability began is paid from the day after the disability began (70% of average earnings in the last six months if those earnings differ from the insured's normal earnings). The employer pays the insured's earnings for the day of disability.

The maximum daily earnings used to calculate benefits are 300 escudos.

Constant-attendance allowance: 30% of the insured's earnings is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability (Pensão de incapacidade parcial): For an assessed degree of disability of 10% to 99%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

The degree of disability is assessed according to a schedule in law.

The insured may be required to undergo medical examinations every six months during the first two years; thereafter, every year.

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

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, prostheses, appliances, and transportation.

Survivor Benefits

Survivor pension (Pensão de sobrevivência)

Spouse's pension: 30% of the deceased's earnings on the day the injury or illness occurred (30% of the deceased's average earnings in the last six months if those earnings differ from normal earnings) is paid.

Eligible survivors include a dependent widow, a dependent widower older than age 64 or disabled, and a divorced spouse receiving alimony. If there is more than one eligible divorced spouse, the pension is split equally.

The maximum daily earnings used to calculate benefits are 300 escudos.

The spouse's pension ceases upon remarriage or cohabitation.

Remarriage settlement: A lump sum of one year of the spouse's pension is paid upon remarriage or cohabitation.

Orphan's pension: 15% of the deceased's earnings on the day the injury or illness occurred (15% of the deceased's average earnings in the last six months if those earnings differ from normal earnings) is paid for each dependent child up to age 18 (age 24 if a student, no limit if disabled); 45% for each full orphan.

Other eligible survivors: 10% of the deceased's earnings on the day the injury or illness occurred (10% of the deceased's average earnings in the last six months if those earnings differ from normal earnings) is paid to each dependent parent, dependent grandparent, and dependent brother and sister up to age 16.

The maximum combined monthly survivor pension for other eligible survivors is 30% of the deceased's monthly earnings.

The maximum combined survivor pension is 70% of the deceased's monthly earnings.

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

Funeral grant (Despesas de funeral): The cost of the funeral, up to 7,500 escudos, is paid.

Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision of the program.

Private insurance companies administer the program.

Unemployment

Regulatory Framework

First and current law: 2016 (unemployment).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for employees of micro and small enterprises, civil servants, and household workers.

Source of Funds

Insured person: 0.5% of gross monthly earnings.

Self-employed person: Not applicable.

Employer: 2.5% of gross monthly payroll.

Government: 1.5% of insured's gross monthly earnings; contributes as an employer.

Qualifying Conditions

Must have at least 180 days of contributions, be involuntarily unemployed, and be registered as searching for work in the local job center.

Unemployment Benefits

65% of the insured's reference salary (disability pension if the insured ceased work due to a disability) is paid for up to two months (up to three months for those with more than 24 months of contributions). An additional month of the unemployment benefit is paid if aged 35 or older (two months if aged 50 or older).

The reference salary is the insured's average monthly salary in the six months before unemployment.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The maximum monthly unemployment benefit is 2.5 times the legal monthly minimum wage.

The legal monthly minimum wage is 13,000 escudos.

Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision.

National Social Insurance Institute (INPS) (<http://www.inps.cv/>) administers the program and collects contributions.

Employment and Professional Education Institute (IEFP) (<https://iefp.cv/home>) assesses the ability and availability for work, and monitors and evaluates unemployment beneficiaries.

Family Allowances

Regulatory Framework

First law: 1957.

Current laws: 2001 (organization of the system), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2007 (municipal agents), 2007 (labor code), and 2009 (household workers).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, including civil servants of the central government first employed after December 31, 2005, and civil servants of the local governments after December 31, 2007; household workers; and old-age and disability pensioners and their dependents.

Exclusions: Self-employed persons.

Special system for civil servants of the central government employed before December 31, 2005, and civil servants of local governments employed before December 31, 2007.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of gross monthly payroll; 3% for civil servants of the central government first employed after December 31, 2005, and civil servants of the local governments after December 31, 2007; or 3% for household workers.

The employer's contributions also finance the social insurance funeral grant (see Old Age, Disability, and Survivors).

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Abono de família): Paid for children younger than age 15 (age 25 if a student; no limit if disabled) and for the insured's parents if each parent's income is less than the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is 15,000 escudos.

Disabled child allowance (Subsídio por deficiência): Paid for children up to age 18 (no limit if assessed as permanently incapable of any work) with at least a 66% assessed degree of disability.

A medical commission assesses the degree of disability.

Nursing allowance (Subsídio de aleitação): Paid upon the birth of a child.

Family Allowance Benefits

Family allowance (Abono de família): 500 escudos a month is paid for each eligible dependent. The allowance is paid for up to four children; the limit on the number of children is waived if the insured is deceased and the mother is an unemployed widow.

Disabled child allowance (Subsídio por deficiência): 2,000 escudos a month is paid for each eligible child younger than age 14; 3,000 escudos a month for each eligible child aged 14 or older.

Nursing allowance (Subsídio de aleitação): 1,500 escudos a month is paid for six months after childbirth.

Administrative Organization

Ministry of Health and Social Security (<http://www.minsaude.gov.cv/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.cv/>) administers the program and collects contributions.

Cameroon

Exchange rate: US\$1.00 = 603.87 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 monthly 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 self-employed person 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 monthly 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 (Pension de vieillesse normale):

Age 60 with at least 20 years of coverage and at least 180 months of paid or credited contributions, including at least 60 months in the last 10 years.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Early pension (Pension de vieillesse anticipée): Age 50 with at least 20 years of coverage and at least 180 months of paid or credited contributions, including at least 60 months in the last 10 years.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age grant (Allocation de vieillesse normale): Age 60 with at least 12 months but less than 180 months of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Early grant (Allocation de vieillesse pour usure prématurée): Age 50 with at least 12 months but less than 180 months of paid or credited contributions.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, have an assessed loss of earning capacity of at least a 66.66%, and have at least five years of coverage, including at least six months of contributions in the last 12 calendar months before the disability began. There is no contribution requirement if the disability is the result of a nonwork-related accident.

Constant-attendance allowance: 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.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension de survivants): The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 180 months of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Eligible survivors include a widow(er) at any age, orphans 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 (Allocation de survivants): The deceased was entitled to receive an old-age grant at the time of death.

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

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

Old-Age Benefits

Old-age pension (Pension de vieillesse normale): The monthly 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 every 12 months of paid or credited contributions exceeding 180 months.

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

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

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

Early pension (Pension de vieillesse anticipée): Calculated in the same way as the old-age pension.

Old-age grant (Allocation de vieillesse normale): 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 paid or credited contributions is paid.

Early grant (Allocation de vieillesse pour usure prématurée): Calculated in the same way as the old-age grant.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): The monthly 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 every 12 months of paid or credited 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 allowance: 40% of the disability pension is paid.

Survivor Benefits

Survivor pension (Pension de survivants)

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), orphan, or dependent parent, the pension is split equally among other relatives.

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

Survivor grant (Allocation de survivants): A lump sum of 30% of the deceased's average monthly earnings in the last three or five years (whichever is greater) multiplied by the number of six-month periods of paid or credited contributions is paid. If there is more than one survivor, the grant is split equally.

Funeral grant (Frais funéraires): The cost of the funeral is paid, up to 1,200,000 CFA francs.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First law: 1956 (family allowances in French Cameroon).

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

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

Note: Government health facilities provide some free medical care to pregnant women and children.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Cameroon

Special system for civil servants.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None.

Qualifying Conditions

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

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

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

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

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, 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 (Prestation de maternité, 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 (Allocation prénatale, social insurance): A lump sum of nine times the monthly family allowance is paid in two installments, one after each of the required prenatal examinations.

The monthly family allowance is 2,800 CFA francs.

Maternity grant (Allocation de maternité, social insurance): A lump sum of 12 times the monthly family allowance is paid for each living and viable child.

The monthly family allowance is 2,800 CFA francs.

Workers' Medical Benefits

Maternity medical benefits (social insurance): Employed women are reimbursed for childbirth medical expenses of up to 1,400 CFA francs and up to 200 CFA francs for each prenatal and pediatric examination until the newborn reaches age six months.

Medical benefits (employer liability): 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 and health insurance policies.

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.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), governed by a tripartite board and managed by a director general, administers the social insurance program and collects contributions.

Employers pay benefits directly to employees under the employer-liability program.

Work Injury

Regulatory Framework

First law: 1944 (work injury and occupational diseases in French Cameroon).

Current law: 1977 (work injury and occupational diseases).

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: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.75%, 2.5%, or 5% of gross monthly payroll, depending on the assessed degree of risk.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's 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: For a total (100%) 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: The legal monthly minimum wage is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 20% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; for an assessed degree of disability of 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), orphans 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, up to 1,200,000 CFA francs.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), governed by a tripartite board and managed by a director general, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (1992), employers must provide severance pay 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 amount is based on the employee's length of service: 20% of the employee's monthly wages is paid for each of the first five years of service, plus 25% for each year of service from the 6th to the 10th year, plus 30% for each year of service from the 11th to the 15th year, plus 35% for each year of service from the 16th to the 20th year, plus 40% for each year of service exceeding 20 years.

Family Allowances

Regulatory Framework

First law: 1956 (family allowances in French Cameroon).

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

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants and apprentices with families.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of monthly covered payroll (most employees, including household workers), 5.65% (agricultural employees), and 3.7% (private-sector teachers).

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

Cameroon

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

Paid for children younger than age 6 (age 22 if a full-time student or if disabled) or aged 14 to 18 and serving an apprenticeship; students must provide proof of school attendance. 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 for each eligible child.

Schedule of payments: The benefit is paid quarterly.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), governed by a tripartite board and managed by a director general, administers the program and collects contributions.

Central African Republic

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

Voluntary coverage for self-employed persons, and informal-sector and agricultural workers.

Exclusions: Civil servants, and military and security forces personnel.

Source of Funds

Insured person: 3% of gross monthly covered earnings.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Self-employed person: A contribution is paid.

Employer: 4% of gross monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees not covered under a special system.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 (age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

Early pension (Pension anticipée): Age 55 with at least 180 months of contributions.

The old-age pension is payable abroad under reciprocal agreement.

Old-age allowance (Allocation de vieillesse): Age 60 with at least 120 months but less than 180 months of contributions.

Employment must cease.

Disability pension (Pension d'invalidité): Must have at least a 66.7% assessed loss of earning capacity, have been registered with the National Social Security Fund for at least five years, and have at least six months of contributions in the year before the disability began. The registration and contribution requirements are waived for employed persons if the disability is the result of a nonwork-related accident.

Constant-attendance allowance (Majoration pour aide constante d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or an old-age allowance.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the death (except for a widow pregnant with the deceased's child, or a widow(er) who had a child with the deceased).

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

Survivor settlement (Allocation de survivant): The deceased was insured but was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow pregnant with the deceased's child, or a widow(er) who had a child with the deceased). Multiple widows may be eligible to receive a survivor settlement.

Old-Age Benefits

Old-age pension (Pension de retraite): 40% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1% of average monthly

Central African Republic

earnings for every 12 months of contributions from 280 to 350 months is paid.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

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

Early pension (Pension anticipée): The pension is reduced by 5% for each year it is claimed before the normal retirement age.

Schedule of payments: The old-age pension is paid quarterly.

Old-age allowance (Allocation de vieillesse): A lump sum of one month of the insured's average monthly earnings in the last three or five years, whichever is greater, is paid for every 12 months of contributions.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 40% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1% of average monthly earnings for every 12 months of contributions from 280 to 350 months is paid. The insured is credited with six months of coverage for each year from the age the claim is made to the normal retirement age.

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

Constant-attendance allowance (Majoration pour aide constante d'une tierce personne): Up to 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Survivor Benefits

Survivor pension (Pension de survivant)

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 amount is split equally.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among all eligible orphans; 100% for full orphans.

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

Schedule of payments: Survivor pensions are paid quarterly.

Survivor settlement (Allocation de survivant): A lump sum of one month of the old-age pension the deceased would have received with 280 months of contributions is paid for every 12 months of contributions the deceased had. The benefit is split equally among all eligible survivors.

Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 2006 (social security) and 2009 (labor code).

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

Coverage

Social insurance: Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

Exclusions: Self-employed persons, civil servants, and military and security forces personnel.

Employer liability: Employed persons, including certain public-sector employees.

Exclusions: Self-employed persons, magistrates and civil servants, and military and security forces personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period. The sickness must be certified by a registered medical practitioner.

Cash maternity benefit (social insurance): Must have at least six consecutive months of covered employment.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's daily earnings is paid for a period determined by the employment level of the employee: eight days for workers paid for each task, daily, weekly or biweekly; one month for workers paid monthly; two months for supervisors; or three months for managers.

Maternity benefit (social insurance): 50% of the insured's daily earnings is paid to an insured woman or the wife of an insured man for up to six weeks before and eight weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

No statutory benefits are provided.

Some health services are provided to women during maternity leave.

Dependents' Medical Benefits

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rea.org>) administers and collects contributions for the social insurance program.

Employees pay sickness benefits directly to employees.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; members of producers' cooperatives; and trainees and apprentices.

Exclusions: Self-employed persons, agricultural workers, civil servants, and military and security forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. The incapacity to work must be assessed by a medical practitioner.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité): 50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 7,200,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 100% of the insured's average monthly earnings in the 36 or 60 months before the disability began, whichever is greater, is paid for up to 16 years.

The maximum monthly earnings used to calculate benefits are 33.3% of the portion of the insured's salary above the legal monthly minimum wage multiplied by 18.73, up to 75 times the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Partial disability (Rente d'incapacité permanente partielle): For an assessed degree of disability greater than 15% but less 100%, the pension is the insured's covered earnings in the year before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50% and by 1.5% for each assessed degree of disability exceeding 50%.

Central African Republic

For an assessed degree of disability of 15% or less, or if the annual permanent disability pension is less than the legal monthly minimum wage multiplied by 1.28, a lump sum is paid.

Constant-attendance supplement (*Majoration pour aide constante d'une tierce personne*): 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension (*Rente de survivant*)

Spouse's pension (Rente de conjoint): 30% of the permanent disability pension the deceased received or was entitled to receive is paid for up to eight years. If there is more than one widow, the pension is split equally.

The widow must have been married to the deceased for at least one year, be pregnant with the deceased's child, or have had a child with the deceased.

Orphan's pension (Rente d'orphelin): 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each of the first two orphans up to age 18 (age 21 if a student or disabled); 10% for each additional eligible orphan; 20% for each full orphan.

The maximum combined survivor pension is 85% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant (*Allocation de frais funéraires*): A lump sum of the cost of the funeral is paid, up to a maximum.

Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

Exclusions: Self-employed persons, civil servants, and military and security forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance maternity benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children younger than age 18 (age 21 if a student or disabled). School-age children are required to attend school. The parent must have worked for at least six months and currently work at least 20 days or 133 hours a month.

Prenatal allowance (*Allocation prénatale*): Must have at least six months of continuous employment and undergo regular prescribed medical examinations.

Birth grant (*Prime à la naissance*): Paid for each of the first three births from a registered civil union if the combined age of both parents does not exceed 55 years.

Family Allowance Benefits

Family allowance (*Allocation familiale*):

1,800 CFA francs a month is paid for each eligible child, up to six children at one time.

Prenatal allowance (*Allocation prénatale*):

1,800 CFA francs a month is paid for up to nine months.

Birth grant (*Prime à la naissance*): A lump sum of 30,000 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the program.

Chad

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1977 (pensions), 1978 (old age, disability, and survivors), 2007 (retirement age), and 2009 (contributions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including private-sector and certain public-sector employees.

Exclusions: Self-employed persons, magistrates, and military personnel.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Government: None; contributes as an employer for public-sector employees who are covered by the labor code.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged) with at least 60 months of coverage in the 10 years before reaching the normal retirement age or a total of 180 months of coverage.

Early pension (Pension anticipée volontaire): Age 55 with at least 60 months of coverage in the 10 years before reaching the normal retirement age or a total of 180 months of coverage.

Employment must cease.

Old-age settlement (Allocation de vieillesse): Age 60 with at least 12 months of coverage but does not qualify for an old-age pension.

Disability pension (Pension d'invalidité): Must have at least a 66.7% assessed loss of earning capacity, have been registered with the fund for at least five years, and have at least six months of contributions in the year before the

disability began. There is no qualifying period if the disability is the result of a nonwork-related accident.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and is pregnant, disabled, or caring for a child; a dependent, disabled widower who was married to the deceased for at least one year; and orphans younger than age 15 (age 18 if an apprentice; age 21 if a student or disabled).

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

Remarriage settlement: Paid to the widow(er) upon remarriage.

Survivor settlement (Allocation de survivant): Paid if the deceased was not entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and is pregnant, disabled, or caring for a child; and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Old-Age Benefits

Old-age pension (Pension de vieillesse): 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year it is claimed before the normal retirement age. At the normal retirement age, the insured is entitled to the full old-age pension.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

Early pension (Pension anticipée volontaire): The old-age pension is reduced permanently by 5% for each year it is claimed before the normal retirement age.

Schedule of payment: The old-age pension is paid quarterly.

Benefits are adjusted by decree based on changes in the cost of living and the legal monthly minimum wage, depending on the financial resources of the system.

Old-age settlement (Allocation de vieillesse): A lump sum of one month of the insured's average monthly

earnings in the last three or five years, whichever is greater, is paid for each year of coverage.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid. The insured is credited with one year of coverage for each year from the age the claim is made to the normal retirement age.

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

The minimum monthly disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefits are adjusted by decree based on changes in the cost of living and the minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivant)

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

Remarriage settlement: A lump sum of six months of the spouse's pension is paid to the widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

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

Schedule of payments: Survivor pensions are paid quarterly.

Benefits are adjusted by decree based on changes in the cost of living and the legal monthly minimum wage, depending on the financial resources of the system.

Survivor settlement (Allocation de survivant): A lump sum of one month of the deceased's average monthly earnings in the last three or five years, whichever is greater, is paid for each year of coverage.

Administrative Organization

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (labor code of French Overseas Territories) and 1956 (family benefits).

Current laws: 1966 (social insurance) and 1996 (labor code).

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

Note: There are no statutory medical benefits under the social insurance program, but the National Health Insurance Fund provides some health services.

Coverage

Social insurance: Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Employer liability: Employed persons covered by the labor code, including certain public-sector employees.

Exclusions: Self-employed persons, civil servants, magistrates, and military personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: Pays subsidies; contributes as an employer for certain public-sector employees

Employer liability: None; contributes as an employer for certain public-sector employees.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period.

Cash maternity benefit (Indemnité journalière des femmes salariées en couche, social insurance): Must have at least six months of continuous employment with the same employer.

Maternity benefit (Indemnité journalière des femmes salariées en couche, employer liability): There is no minimum qualifying period.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last daily earnings is paid for up to six months.

Maternity benefit (Indemnité journalière des femmes salariées en couche, social insurance and employer liability): 100% of the insured's last daily earnings is paid (the social insurance program pays 50% of the cost and the employer pays the remaining 50%) for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (employer liability): The Labor Code (1996) requires employers to pay for the medical costs relating to childbirth that are not covered by the National Social Insurance Fund.

Dependents' Medical Benefits

Medical benefits (employer liability): Benefits for dependents are the same as those for the covered employee.

Administrative Organization

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program.

Work Injury

Regulatory Framework

First law: 1952 (labor code of French Overseas Territories).

Current law: 1966 (social insurance), implemented in 1970.

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons, magistrates, and military personnel.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Government: Pays subsidies; contributes as an employer for certain public-sector employees.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Work accidents must be reported to the National Social Security Fund within 48 hours.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité temporaire): 66.7% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the partial disability pension is the insured's average annual earnings in the 12 months before the disability began multiplied by 0.5% for each assessed degree of disability from 10% to 50% and by 1.5% for each assessed degree of disability exceeding 50%. For an assessed degree of disability of less than 10%, a lump sum is paid.

The maximum monthly earnings used to calculate benefits are six times the legal monthly minimum wage plus 33.3% of monthly earnings from six to 25 times the legal monthly minimum wage.

The minimum monthly permanent disability pension is 1.35 times the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

Constant-attendance allowance (*Supplément pour assistance constant*): 40% of the monthly permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Schedule of payments: The permanent disability pension is normally paid quarterly. If the insured is assessed with a total (100%) disability, the pension is paid monthly. If the insured is assessed with at least a 75% degree of disability, he or she may request a monthly pension. The insured may choose to receive up to 25% of the pension as a lump sum.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension (*Rente aux survivants*)

*Spouse's pension (*Rente au conjoint survivant*):* 30% of the permanent disability pension the deceased received or was entitled to receive is paid.

The spouse's pension ceases upon remarriage.

*Orphan's pension (*Rente aux orphelins*):* 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

*Dependent parent's or grandparent's pension (*Rente aux ascendants*):* 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent or grandparent, up to a total of 30%.

The maximum combined survivor pension is 85% of the deceased's average monthly or annual earnings used to calculate the permanent disability pension.

The maximum monthly earnings used to calculate benefits are six times the legal monthly minimum wage plus 33.3% of monthly earnings from six to 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

Schedule of payments: Survivor pensions are paid quarterly.

Administrative Organization

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (1996), employers are required to provide severance pay to a dismissed employee who was employed for at least two years with no serious misconduct. The payment amount is a percentage of the insured's gross monthly salary for each year of service based on the length of service: 25% a year is paid for two to five years of service; 30% a year for five to 10 years; and 35% a year for more than 10 years of service.

Employers are also required to pay compensation to an employee dismissed due to an assessed work injury or occupational disease who was employed for at least one year. The payment amount is a percentage of the employee's gross monthly salary for each year of service based on the length of service: 30% a year is paid for two to five years of service; 35% a year for five to 10 years of service; and 40% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1956 (family benefits).

Current laws: 1966 (social insurance) and 1996 (labor code).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7.5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

Government: Pays subsidies; contributes as an employer for certain public-sector employees.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children younger than age 15 (age 18 if an apprentice; age 21 if a

student or disabled) who reside in Chad. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or the wife of an insured man who undergoes prescribed medical examinations during pregnancy. The childbirth must be medically supervised. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

Birth grant (Allocation de maternité): Paid to an insured woman or the wife of an insured for the first three births of the first marriage. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,000 CFA francs a month is paid for each eligible child.

Prenatal allowance (Allocation prénatale): A lump sum of 18,000 CFA francs is paid for each birth.

Birth grant (Allocation de maternité): A lump sum of 20,000 CFA francs is paid for each of the first three births.

Administrative Organization

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program and collects contributions.

Congo, Democratic Republic of the

Exchange rate: US\$1.00 =
1,630 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (workers' pensions in Belgian Congo and Rwanda-Urundi).

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for certain civil servants.

Source of Funds

Insured person: 5% of monthly earnings; 10% of average annual declared earnings for the voluntarily insured.

Self-employed person: 10% of average annual declared earnings for the voluntarily insured.

Employer: 5% of monthly payroll.

Government: Pays subsidies as needed; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 to 65 (age 55 if prematurely aged) with at least 180 months of coverage.

If the insured is aged 60 or older, he or she can purchase up to 60 months of coverage.

Early pension (Pension anticipée volontaire): Age 55 with at least 180 months of coverage.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation unique de vieillesse): Age 60 to 65 with less than 180 months of coverage.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than age 60, be assessed with a permanent loss of earning capacity of at least 66%, and have at least 36 months of coverage in the last five calendar years before the disability began. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at age 65 and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance supplement.

A doctor approved or appointed by the National Social Security Fund periodically reassesses the disability.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for more than six months (no minimum period if they had a common child or if the widow was pregnant when the insured died); unmarried orphans younger than age 18 (age 26 if studying), or, in their absence, dependent parents or grandparents.

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid to the widow(er) upon remarriage.

Survivor settlement (Allocation de survivant): The deceased had at least 12 but less than 180 months of coverage at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for more than six months (no minimum period if they had a common child or if the widow was pregnant when the insured died); unmarried orphans younger than age 18 (age 26 if studying); or, in their absence, dependent parents or grandparents.

Old-Age Benefits

Old-age pension (Pension de retraite): 40% of the insured's average monthly earnings in the last 60 months plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

Early pension (Pension anticipée volontaire): The pension is reduced by 5% for each year it is claimed before age 60.

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

The legal daily minimum wage is 7,075 Congolese francs.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings in the last 60 months.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Old-age settlement (Allocation unique de vieillesse): A lump sum of two times the insured's last monthly covered earnings is paid for every 12 months of coverage.

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

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

The legal daily minimum wage is 7,075 Congolese francs.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 40% of the insured's average monthly earnings in the last 60 months plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

The insured is credited with coverage for each month from the first month a disability pension is paid to age 60.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Survivor Benefits

Survivor pension (Pension de survivant)

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).

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split among eligible orphans; 100% for full orphans.

Dependent parent's and grandparent's pension: In the absence of an eligible widow(er) or orphan, 100% of the old-age or disability pension the deceased received or was entitled to receive is split among dependent parents or grandparents.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Survivor settlement (Allocation de survivant): A lump sum of 12 months of the old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors: 50% is paid to a widow(er), and 50% to eligible orphan (100% in the case of full orphans). In the absence of a widow(er) or orphan, the amount is split among dependent parents or grandparents.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Sickness and Maternity

Regulatory Framework

First law: 1967 (labor law).

Current laws: 2002 (labor code) and 2016 (social security).

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

Coverage

Social insurance: Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons, maritime workers, judges, civil servants, and police and military personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: See source of funds under Family Allowances.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for public-sector employees not covered by a special system (see source of funds under Family Allowances).

Employer liability: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Sickness benefit (employer liability): There is no minimum qualifying period.

Maternity benefit (Indemnité journalière de maternité, social insurance): The insured woman must have at least 12 months of coverage before the expected date of childbirth and at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Prenatal allowance (Allocation prénatale, social insurance): The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

The insured person must have at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Birth grant (Prestation de maternité, social insurance): The insured person must have at least three consecutive months of covered employment and birth must be attended by a medical professional.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 66.7% of the employee's earnings is paid for up to six months.

Maternity benefit (Indemnité journalière de maternité, social insurance): 100% of the insured's average daily earnings in the last three months is paid for up to 14 weeks, six weeks before and eight weeks after the expected date of childbirth. The maternity leave is extended by three weeks in the case of complications arising from childbirth.

Prenatal allowance (Allocation prénatale, social insurance): A lump sum of 48,600 Congolese francs is paid in three equal parts after prenatal examinations at three, six, and eight months of pregnancy.

Birth grant (Prestation de maternité, social insurance): A lump sum of 72,000 Congolese francs is paid for the birth of each child.

Workers' Medical Benefits

Medical benefits (employer liability): Employers must pay the cost of medical care, dental care, surgery, hospitalization, medicine, eyeglasses, prostheses, and transportation.

Dependents' Medical Benefits

Medical benefits (employer liability): Benefits for dependents are the same as those for the employee.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits for the social insurance program through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Employers pay sickness and medical benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1949 (Compensation for work accidents and occupational diseases in Belgian Congo and Rwanda-Urundi).

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, apprentices, students in vocational and craft schools, employees of diplomatic missions, members of corporations, and prisoners carrying out hazardous work.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 1.5% of average annual declared earnings for the voluntarily insured.

Employer: 1.5% of monthly payroll. (Up to 3% for high-risk industries and employers in violation of work safety laws.)

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease that is specified by law. There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité temporaire): 66.7% (33.3% if hospitalized and without dependents) of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery, certification of permanent disability or the death of the insured.

A doctor approved or appointed by the National Social Security Fund periodically re-assesses the disability.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full disability pension is paid based on the assessed degree of disability; a lump sum of three times the partial disability pension the insured would have been entitled to receive is paid for an assessed degree of disability of less than 15% (Allocation d'invalidité).

Constant-attendance allowance (Supplément pour assistance constante): 50% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Schedule of payments: The permanent disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically based on prime ministerial decree.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; x-rays; laboratory services; pharmaceuticals; prostheses; rehabilitation; glasses; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente du conjoint survivant): 50% of the deceased's average monthly earnings in the last three months is paid to a widow(er).

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid to a widower(er) upon remarriage.

Orphan's pension (Rente d'orphelin): 50% of the deceased's average monthly earnings in the last three months is split among unmarried orphan younger than age 18 (age 26 if a student); 100% for full orphans.

Dependent parent's or grandparent's pension (Rente d'ascendant): In there is no eligible widow(er) or orphan,

100% of the deceased's average monthly earnings in the last three months is split among dependent parents or grandparents.

The maximum combined survivor pension is 100% of the permanent disability pension the deceased would have received if assessed with a total disability.

Funeral grant (Allocation des frais funéraires): A lump sum of up to 90 times the legal daily minimum wage is paid.

The legal daily minimum wage is 7,075 Congolese francs.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Unemployment

Regulatory Framework

No statutory benefits are provided. A 1999 Memorandum of Understanding concluded between company heads in the commerce sector and various trade union organizations provides severance pay for commercial employees, the amount of which is based on their length of service.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 2016 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees not covered by a special system, household and casual workers, sailors, employees of diplomatic missions, and members of corporations.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 6.5% of average annual declared earnings for the voluntarily insured.

The self-employed person's contributions also finance maternity benefits paid under Sickness and Maternity.

Employer: 6.5% of gross monthly payroll.

The employer's contributions also finance maternity benefits paid under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Family allowance (Allocation familiale): Paid to an insured woman or the wife of an insured man for unmarried children younger than age 18 (age 26 if studying). The insured must have at least three consecutive months of covered employment.

A month of covered employment is any month in which the insured works at least 15 days or 120 hours.

Family Allowance Benefits

Family allowance (Allocation familiale): 8,100 Congolese francs a month are paid for each eligible child.

Schedule of payments: Benefits are paid retroactively at regular intervals of one to three months.

Benefit adjustment: Benefits are adjusted periodically by prime ministerial decree.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Fund administers contributions and benefits through 10 central directorates, eight urban directorates in Kinshasa, 26 provincial directorates, 18 district bureaus, and 15 local offices.

Congo, Republic of the

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962 (pensions).

Current laws: 1986 (social security code); 2011 (social security); and 2012 (pensions and occupational risks), partially implemented.

Type of program: Social insurance system.

Coverage

Public-sector, quasi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Special system for civil servants and military personnel.

Source of Funds

Insured person: 4% of gross monthly covered earnings.

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

The legal monthly minimum wage is 90,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Self-employed person: 12% of monthly declared income.

Employer: 8% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite normale): Age 57 with at least 264 months of coverage for blue-collar workers; age 60 with at least 300 months of coverage for white-collar workers; or age 65 with at least 360 months of coverage for senior executives. Age 55, 57, or 60, respectively, if prematurely aged.

The insured can make one payment at the normal retirement age to retroactively purchase coverage for certain coverage gaps.

Employment must cease.

Partial pension (Pension de retraite proportionnelle): Paid if the insured is retired from paid employment and does not meet the coverage requirements for the old-age pension but has at least 60 months of coverage.

Early pension (Pension de retraite anticipée): Age 52 with at least 264 months of coverage for blue-collar workers; age 55 with at least 300 months of coverage for white-collar workers; or age 60 with at least 360 months of coverage for senior executives.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de retraite): Paid if the insured is retired from paid employment and has more than 12 months but less than 60 months of coverage.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with a permanent loss of work capacity, have an earning capacity of less than 66.7% of the full-time salary for a worker in a similar position, have been registered with the National Social Security Fund when the disability began, and have at least six months of coverage in the year before the disability began.

Survivor pension (Pension de réversion): The deceased received or was entitled to receive an old-age or disability pension at the time of death and had at least 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Survivor settlement (Allocation de réversion): The deceased was not entitled to receive an old-age or disability pension at the time of death and had more than 12 months but less than 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

Funeral grant (Allocation de décès): Paid to the person(s) who paid for the funeral.

Old-Age Benefits

Old-age pension (Pension de retraite normale): 44% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 years is paid for blue-collar workers, 50% for white-collar workers, and 60% for senior executives.

An additional 2% of the insured's average monthly earnings is paid for every 12 months of coverage exceeding the minimum coverage period required for a pension; 1% with at least six months but less than 12 months of additional coverage.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 years.

Partial pension (*Pension de retraite proportionnelle*): 2% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 years is paid for every 12 months of coverage.

Early pension (*Pension de retraite anticipée*): Calculated in the same way as the old-age pension.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Old-age settlement (*Allocation de retraite*): A lump sum of one month of the insured's average monthly earnings in the highest three or five years of earnings in the last 10 years is paid for every 12 months of coverage.

Permanent Disability Benefits

Disability pension (*Pension d'invalidité*): Calculated in the same way as the old-age pension. The insured is credited with six months of coverage for each year from the date the disability began until the normal retirement age.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 year.

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

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor Benefits

Survivor pension (*Pension de réversion*)

Spouse's pension: 15% 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 benefit is split equally.

Orphan's pension: 35% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan. If there is more than one orphan, the benefit is split equally.

The maximum combined survivor pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor settlement (*Allocation de réversion*): A lump sum is paid based on the years of coverage, the insured's average covered earnings, and the insured's socio-professional category (blue-collar workers, white-collar workers, or senior executives). 30% of the lump sum is paid to the widow(er) and 70% to eligible orphans.

Funeral grant (*Allocation de décès*): A lump sum of three months of the old-age or disability pension the deceased received or was entitled to receive is paid to cover funeral costs.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1956 (family benefits fund).

Current laws: 1975 (labor code), 1986 (social security), and 2011 (social security).

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

Note: Two laws passed in 2012 and 2014 have not been implemented because government regulations have not been finalized. The 2012 law introduces noncontributory allowances for maternity benefits and family allowances. The 2014 law establishes universal health insurance.

Coverage

Private-sector employees and certain public-sector employees, including civil service contractors.

Exclusions: Self-employed persons and certain public-sector employees.

Source of Funds

Insured person

Social insurance: See source of funds under Family Allowances.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: See source of funds under Family Allowances.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Congé de maladie, employer liability): There is no minimum qualifying period. The sickness must be assessed by a registered doctor.

Cash maternity benefit (Congé de maternité, social insurance and employer liability): Must have been employed for at least six consecutive months with at least 20 days or 133 hours of work a month. The insured must reside and work in Congo.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Medical benefits (social insurance): There is no minimum qualifying period.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefit (Congé de maladie, employer liability): 100% of the employee's earnings is paid for a maximum period defined by collective agreements.

Cash maternity benefit (Congé de maternité, social insurance and employer liability): 100% of the insured's daily covered earnings (50% paid by the employer and 50% by the National Social Security Fund) is paid for 15 consecutive weeks, including at least nine weeks after the date of childbirth; the payment may be extended for three weeks if there are complications arising from pregnancy or childbirth.

Daily covered earnings are based on the insured's earnings in the month before the maternity leave began.

Schedule of payments: The maternity benefit is paid monthly.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): The National Social Security Fund covers the cost of maternity care.

Medical benefits (employer liability): The 1975 labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits (social insurance): Not applicable.

Medical benefits (employer liability): Benefits for dependents are the same as those for employees.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the social insurance program and collects contributions (see Family Allowances).

Work Injury**Regulatory Framework**

First law: 1962 (pensions).

Current laws: 1986 (social security code); 2011 (social security); and 2012 (pensions and occupational risks), partially implemented.

Type of program: Social insurance system.

Coverage

Public-sector, quasi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 2.25% of monthly declared income.

Employer: 2.25% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average daily covered earnings in the month before the disability began is paid for up to 29 days of incapacity; 66.7% from the 30th day to the 90th day; and 33.3% from 91 days until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit (Rente d'incapacité permanente): The benefit is the insured's monthly earnings in the 30 days before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50% plus the insured's average monthly earnings multiplied by 1.5% for each assessed degree of disability exceeding 50%.

If the employer is at fault for the accident, the benefit is increased by 25% (paid for by the employer).

Schedule of payments: For an assessed degree of disability of less than 50%, a lump sum is paid; for 50% to 75%, the pension is paid quarterly; for greater than 75%, the pension may be paid monthly at the insured's request.

Workers' Medical Benefits

Medical facilities under contract with, and paid by, the National Social Security Fund provide medical benefits directly to the patients. Benefits include general and specialist care, surgery, hospitalization, occupational rehabilitation, medicine, prostheses, and travel expenses.

The employer covers the total cost of first aid and the employee's salary on the day of the accident or the first certification of the occupational disease.

Survivor Benefits

Survivor pension

Spouse's pension (Rente du conjoint survivant): 15% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension (Rente des enfants à charge): 35% of the permanent disability pension the deceased received or was entitled to receive is split equally among eligible orphans.

The minimum orphan's pension is the family allowance (2,000 CFA francs for each eligible child).

The maximum combined survivor pension is 50% of the permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Funeral grant (Frais funéraires): The cost of the funeral, up to a maximum, is paid.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1956 (family benefits fund).

Current law: 1986 (social security code).

Type of program: Social insurance system.

Note: A 2012 law that introduces noncontributory allowances for maternity benefits and family allowances has not yet been implemented because government regulations have not been finalized.

Coverage

Private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

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

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children younger than age 16 (age 17 if an apprentice; age 20 if a student or disabled). The insured must have at least six consecutive months of employment with at least 20 days or 133 hours of work a month, or be the widow of an insured person or an old-age or disability pensioner.

Prenatal allowance (Allocation prénatale): Paid for an expectant mother who undergoes prescribed prenatal medical examinations.

Birth grant (Prime à la naissance): Paid for the first three births from the first marriage.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,000 CFA francs a month is paid for each eligible child. Schedule of payments: The family allowance is paid quarterly.

Prenatal allowance (Allocation prénatale): A lump sum of 7,150 CFA francs is paid in three parts: 2,200 CFA francs after the first and second prenatal examination and 2,750 CFA francs after the third.

Birth grant (Prime à la naissance): A lump sum of 1,200 CFA francs is paid for each of the first three births. Mothers and children also receive some health and welfare services.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite board and a Director General, administers the program and collects contributions.

Côte d'Ivoire

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1962 (pensions) and 1968 (social security code).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 6.3% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 45 times the previous legal monthly minimum wage.

The previous legal monthly minimum wage is 36,607 CFA francs (2013).

Self-employed person: Not applicable.

Employer: 7.7% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 45 times the previous legal monthly minimum wage.

The previous legal monthly minimum wage is 36,607 CFA francs (2013).

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 with at least 15 years of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving maternity or work injury benefits.

Employment must cease.

If the insured is aged 60 or older and has less than 15 years of paid or credited contributions, he or she can purchase up to 24 months of contributions.

Early pension (Pension d'anticipation): Age 55 with at least 15 years of paid or credited contributions.

Child supplement (Bonification pour enfant à charge): Paid for each of the first three children younger than age 21.

The old-age pension is payable abroad.

Old-age grant (Allocation unique de vieillesse): Age 60 with more than two years but less than 15 years of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving maternity or work injury benefits.

Old-age settlement (Remboursement des cotisations de vieillesse): Age 60 with up to two years of paid or credited contributions; at any age for foreign workers who permanently leave the country.

Contributions may be credited under certain conditions, such as for periods receiving maternity or work injury benefits.

Disability pension (Pension d'invalidité): Must be assessed with at least a 66.7% loss of earning capacity and have at least 15 years of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving maternity or work injury benefits.

Child supplement (Bonification pour enfant à charge): Paid for each of the first three children younger than age 21.

Survivor pension (Pension de réversion): Paid if the insured received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 (aged 50 for the early pension) or older and married to the deceased for at least two years (no age or length of marriage requirements if the widow(er) has two dependent children younger than age 21), and full orphans younger than age 21.

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

Old-Age Benefits

Old-age pension (Pension de retraite): The monthly pension is 1.33% of the insured's average monthly earnings in the 15 highest years of earnings multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average monthly earnings for each year of contributions since January 1, 2000.

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

The legal monthly minimum wage is 60,000 CFA francs.

The maximum monthly old-age pension is 50% of the insured's average covered earnings in the 15 highest years of earnings.

Early pension (Pension d'anticipation): The pension is reduced by 5% for each year it is claimed before the normal retirement age, except for persons who are already entitled to the maximum monthly pension or are unable to work.

Child supplement (Bonification pour enfant à charge): 10% of the old-age pension is paid for each eligible child, up to 30%.

The old-age pension is payable abroad quarterly.

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

Old-age grant (Allocation unique de vieillesse): A lump sum based on the insured's average annual earnings, the number of years of contributions, and life expectancy at retirement, plus interest, is paid.

Old-age settlement (Remboursement des cotisations de vieillesse): A lump sum of the insured's total contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): The monthly pension is 1.33% of the insured's average monthly earnings in the 15 highest years of earnings multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average monthly earnings for each year of contributions since January 1, 2000.

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

The legal monthly minimum wage is 60,000 CFA francs.

Child's supplement: 10% of the disability pension is paid for each eligible child, up to 30%.

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

Survivor Benefits

Survivor pension (Pension de réversion)

Spouse's pension (Pension de conjoint survivant): 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 (for people married before the prohibition of polygamy in 1964), the pension is split equally.

Early pension: The pension is permanently reduced by 5% for each year the pension is claimed before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

Full orphan's pension (Pension d'orphelin de père et mère): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible full orphan.

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

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

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1955 (family benefits).

Current laws: 1999 (social insurance), 2014 (universal health coverage), and 2015 (labor code).

Type of program: Social insurance (cash maternity and medical benefits), employer-liability (cash sickness benefit), and social assistance (medical benefits) system.

Note: Employers must provide certain medical services for their workers.

Coverage

Social insurance (cash and in-kind maternity benefits): Employed women, including temporary, fixed-term, and day laborers in the public sector.

Exclusions: Self-employed women.

Special system for civil servants.

Social insurance (medical benefits): Residents of Côte d'Ivoire.

Employer liability: Employed persons.

Exclusions: Civil servants.

Social assistance (medical benefits): Needy residents of Côte d'Ivoire.

Source of Funds

Insured person

Social insurance (cash and in-kind maternity benefits): None.

Social insurance (medical benefits): A monthly premium of 500 CFA francs is paid for each insured person; 1,000 CFA francs for the seventh and each additional child aged younger than 21 (no limit if disabled).

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash and in-kind maternity benefits): Not applicable.

Social insurance (medical benefits): A monthly premium of 1,000 CFA francs for each insured person (including dependents).

Employer liability: None.

Social assistance: None.

Employer

Social insurance (cash and in-kind maternity benefits): 0.75% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Social insurance (medical benefits): A monthly premium of 500 CFA francs for each of the following: the insured, his or her unemployed spouse, and up to six dependent children aged younger than age 21 (no limit if disabled).

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash and in-kind maternity benefits): None; contributes as an employer for public-sector employed women who are not civil servants.

Social insurance (medical benefits): None.

Employer liability: None.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be in covered employment, and the sickness must be certified by an authorized doctor or medical institution.

Cash and in-kind maternity benefits (social insurance): Must have at least three months of covered employment and stop working after 7.5 months of pregnancy.

Prenatal allowance, maternity allowance, and birth grant (social insurance): See Family Allowances.

Medical benefits (Régime Général de Base [RGB], social insurance): Must have three continuous months of contributions (six months for foreign nationals residing in Côte d'Ivoire).

Medical benefits (Régime d'Assistance Médicale [RAM], social assistance, means tested): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last monthly earnings is paid for up to six months; may be extended for up to a total of 12 months in case of long-term sickness.

Cash maternity benefit (social insurance): 100% of the insured's last gross monthly earnings is paid for six weeks before and eight weeks after the expected date of childbirth (10 weeks for multiple births); may be extended by up to 11 weeks if there are complications arising from pregnancy or childbirth (up to 12 months if the child is hospitalized).

Prenatal allowance, maternity allowance, and birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Social insurance (Régime Général de Base [RGB]): Benefits include general, specialist, dental, and emergency care; hospitalization; surgery; imaging; and medicine. These medical services are provided through public or private institutions that are accredited by the National Social Insurance Fund.

Cost sharing: The National Social Insurance Fund reimburses 70% of the cost of medical services.

Social insurance (Remboursement des frais d'accouchement et des soins médicaux, in-kind maternity benefits): From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Community health centers under the National Social Insurance Fund provide medical care.

Social assistance (Régime d'Assistance Médicale [RAM], means tested): Medical benefits are the same as for the social insurance medical benefits program.

Cost sharing: There is no cost sharing.

Dependents' Medical Benefits

Social insurance (Régime Général de Base [RGB]): Dependents are insured in their own right.

Social insurance (Remboursement des frais d'accouchement et des soins médicaux, in-kind maternity benefits): Benefits are provided through the social insurance (RGB) or social assistance (RAM) programs.

Social assistance (Régime d'Assistance Médicale [RAM], means tested): Benefits for dependents are the same as for the primary beneficiary.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Employers pay sickness benefits directly to their employees.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers and collects contributions for the maternity benefits.

Social Insurance Institute and National Health Insurance Fund (IPS-CNAM) (<https://ipsnam.ci/>) administers and collects contributions for the medical benefits.

Work Injury

Regulatory Framework

First law: 1957 (private insurance).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees, seamen, certain members of cooperatives, apprentices, and students in technical colleges.

Voluntary coverage for self-employed persons (permanent work injury benefits only).

Source of Funds

Insured person: None.

Self-employed person: Contributions vary depending on the assessed degree of risk.

Employer: 2% to 5% of monthly covered payroll, depending on the assessed degree of risk.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's daily earnings is paid for an initial period defined according to a schedule in law; 50% after this period and up to the 28th day after the disability began; 66.7% thereafter. The benefit is paid from the day after the disability began or the first medical exam related to the occupational disease until full recovery or certification of a permanent disability.

The maximum daily earnings used to calculate benefits are 36,695 CFA francs.

Permanent Disability Benefits

Permanent disability pension (Pension d'incapacité permanente): For a total (100%) disability, 100% of the insured's annual covered earnings is paid.

Partial disability: For an assessed degree of disability of less than 100%, the disability pension is the insured's average annual covered earnings multiplied by 0.5% for the assessed degree of disability up to 50% and by 1.5% for the assessed degree of disability exceeding 50%.

The insured's covered earnings are reduced by 66.7% for the part exceeding seven times the minimum annual earnings used to calculate benefits.

For an assessed degree of disability of at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs; for an assessed degree of disability of less than 10%, there are no minimum annual earnings used to calculate benefits.

For an assessed degree of disability of at least 10%, the maximum annual earnings used to calculate benefits are 26,615,484 CFA francs.

Constant-attendance supplement: 40% of the insured's annual earnings used to calculate benefits is paid if the insured requires the constant attendance of others to perform daily functions.

If the assessed degree of disability is greater than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; for an assessed degree of disability of 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

Schedule of payments: The pension is paid monthly if the assessed degree of disability is at least 75%; otherwise, quarterly or annually, depending on the amount paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the average covered wage and the minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include 100% of the cost of medical and surgical care; hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

Survivor Benefits

Survivor pension (*Pension de survivants*)

Spouse's pension (Pension de veuve/veuf): 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the work injury occurred or the occupational disease began. If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases upon remarriage and a lump sum of three years of the spouse's pension is paid.

Orphan's pension (Pension d'orphelin): 15% of the deceased's annual earnings is paid for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension (Pension d'ascendant): 10% of the deceased's annual earnings is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 85% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted annually based on changes in the average covered wage.

Funeral grant (*Frais funéraires*): A lump sum of 25% of 950,553 CFA francs is paid.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (2015), employers are required to provide severance pay in case of termination to an employee who did not commit any serious misconduct.

Family Allowances

Regulatory Framework

First law: 1955 (family allowances).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children aged 1 to 14 (aged 18 if an apprentice; aged 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month or be the widow(er) of an insured person.

Prenatal allowance (*Allocation prénatale*): The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

Birth grant (*Allocation au foyer du travailleur*): Paid for children born during the insured's first marriage; children born during the insured's second marriage may be eligible if the insured's first spouse dies. The mother and child must undergo prescribed medical examinations.

Maternity allowance (*Allocation de maternité*): The child must undergo prescribed medical examinations before age 1.

Family Allowance Benefits

Family allowance (Allocation familiale):

5,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The allowance is paid quarterly.

Prenatal allowance (Allocation prénatale):

13,500 CFA francs is paid in three parts: 3,000 CFA francs after the prenatal examination at three months, 6,000 CFA francs after the prenatal examination at six months, and 4,500 CFA francs after the prenatal examination at seven and a half months.

Birth grant (Allocation au foyer du travailleur): A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance (Allocation de maternité):

18,000 CFA francs is paid in three parts: 9,000 CFA francs at birth, 4,500 CFA francs when the child is age 6 months, and 4,500 CFA francs when the child is age 1.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the program.

Djibouti

Exchange rate: US\$1.00 = 177 DJ francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1976 and 1989.

Current laws: 2002 (social security), 2006 (labor code), and 2010 (old-age pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees.

Voluntary coverage for unemployed persons who previously had mandatory coverage.

Exclusions: Self-employed persons and agricultural workers.

Special system for military and police personnel, civil servants, and members of government.

Source of Funds

Insured person: 4% of monthly earnings; 8% of last monthly earnings for the voluntary insured.

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

Self-employed person: Not applicable.

Employer: 4% of monthly payroll.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 with at least 25 years of contributions; age 55 with at least 20 years of contributions for mothers, manual workers, and dockworkers.

Employment must cease.

Partial pension (Pension de retraite proportionnelle): Age 55 with at least 15 years of contributions.

Early pension (Pension de retraite anticipée): Age 50 with at least 20 years of contributions and assessed as mentally or physically unable to work.

A medical doctor assesses the loss of work capacity.

Survivor pension (Pension de réversion): The deceased received or was entitled to receive an old-age pension, or had at least 18 years of contributions at the time of death.

Eligible survivors include a widow(er) aged 45 or older with no dependent children (any age with dependent children) who was married to the deceased for the last five years; and orphans younger than age 15 (age 21 if a student; no limit if disabled).

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

A widower with multiple deceased wives receives only the highest survivor pension.

Survivor pensions are payable abroad.

Survivor settlement (Allocation de réversion): The deceased did not qualify for an old-age pension.

Funeral grant (Frais funéraires): Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension (Pension de retraite): 1.5% of the insured's average annual salary in the last 10 years is paid for each year of contributions since 2007; 1.8% from 2002 to 2006; and 2% from 1976 to 2001.

The minimum annual old-age pension is 170,000 DJ francs.

The maximum annual old-age pension is 81% of the insured's average annual salary in the last 10 years.

Partial pension (Pension de retraite proportionnelle): The pension is proportionally reduced for each year of contributions less than the number of years required for a full pension.

Early pension (Pension de retraite anticipée): The pension is reduced for each year that it is claimed before the normal retirement age. The benefit ranges from 50% of the full old-age pension at age 50 to 90% at age 59.

Survivor Benefits

Survivor pension (Pension de réversion)

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

Orphan's pension: 30% of the old-age pension the deceased received or was entitled to receive is split equally among all eligible orphans.

The maximum orphan's pension for each child is 10% of the old-age pension the deceased received or was entitled to receive.

The maximum combined survivor pension is 80% of the old-age pension the deceased received or was entitled to receive.

Survivor settlement (Allocation de réversion): A lump sum of total employee and employer contributions is split equally among all eligible survivors.

Funeral grant (Frais funéraires): A lump sum is paid to cover the cost of the deceased's funeral.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1989 (family allowances); 2006 (labor code); and 2014 (universal health insurance), implemented in 2015.

Type of program: Universal (medical benefits), social insurance (maternity and medical benefits), employer-liability (sickness, maternity, and paternity benefits), and social assistance (medical benefits) system.

Coverage

Universal: Residents of Djibouti.

Social insurance (cash maternity benefit): Salaried workers, including foreigners covered under bilateral agreement.

Social insurance (medical benefits): Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees; household workers; manual workers; dockworkers; self-employed persons; university students; and pensioners with monthly pensions less than 50,000 DJ francs and their dependents.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Needy residents of Djibouti.

Special system for military and police personnel, civil servants, and members of government.

Source of Funds

Insured person

Universal: None.

Social insurance (cash maternity benefit): None.

Social insurance (medical benefits): 2% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance (cash maternity benefit): Not applicable.

Social insurance (medical benefits): 7% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Universal: None.

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): 5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: The total cost.

Social assistance: None.

Government

Universal: The total cost.

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): None; contributes as an employer.

Employer liability: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Congé de maladie, employer liability): There is no minimum qualifying period. Must provide a certificate from a registered medical practitioner.

Cash maternity benefit (Congé de maternité, social insurance): Must have at least three months of covered employment, notify the employer one month before the expected date of childbirth, and provide a certificate from a registered medical practitioner.

The maternity benefit is payable abroad under bilateral agreement.

Maternity and paternity benefits (employer liability): There is no minimum qualifying period.

Medical benefits (universal): There is no minimum qualifying period.

Medical benefits (Assurance Médicale Obligatoire [AMO], social insurance): There is no minimum qualifying period.

Medical benefits (Programme d'Assistance Sociale de Santé [PASS], social assistance, means tested): Must not be entitled to receive social insurance medical benefits.

Sickness and Maternity Benefits

Sickness benefit (Congé de maladie, employer liability): 50% of the employee's monthly basic earnings or total monthly earnings is paid from 15 days to nine months, depending on the length of employment with the employer and the type of employment.

Maternity benefit (Congé de maternité, social insurance and employer liability): 100% of the insured's monthly earnings is paid for 14 weeks (with the cost split equally between the social insurance program and the employer), including eight weeks before and six weeks after the expected date of childbirth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

Paternity benefit (Congé parental, employer liability): 100% of the employee's daily earnings is paid for up to three days.

Workers' Medical Benefits

Universal: Benefits include medical treatment provided by community health centers (such as immunizations and consultations for children younger than age 5; reproductive health services, including ultrasounds, family planning, and childbirth; and treatment for tuberculosis, malaria, and other public health epidemics).

Social insurance (Assurance Médicale Obligatoire [AMO]): Benefits include general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

Social assistance (Programme d'Assistance Sociale de Santé [PASS], means tested): Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

Dependents' Medical Benefits

Universal: Dependents are covered in their own right (see Workers' Medical Benefits).

Social insurance (Assurance Médicale Obligatoire [AMO]): Benefits for dependents are the same as those for the insured.

Eligible dependents include spouses and children up to age 18 (no limit if disabled).

Social assistance (Programme d'Assistance Sociale de Santé [PASS], means tested): Benefits for dependents are the same as those for the primary beneficiary.

Eligible dependents include spouses and children.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the programs and collects contributions.

Work Injury

Regulatory Framework

First and current laws: 1957 (work injury and occupational diseases in overseas territories); 2002 (social security); 2006 (labor code); and 2014 (universal health insurance), implemented in 2015.

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees; apprentices; and trainees.

Special system for military and police personnel, civil servants, and members of government.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.2% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Must have worked for at least 12 months before

the disability began. Accidents must be reported within 48 hours by the employer; occupational diseases must be declared by the employee within two years after the first medical certification.

Temporary Disability Benefits

50% of the insured's daily salary is paid for the first 29 days of incapacity; thereafter, 75% of the daily salary is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For an assessed degree of disability of 11% to 100%, a pension based on the insured's last annual earnings before the disability began and the assessed degree of disability is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

See Sickness and Maternity.

Survivor Benefits

Survivor pension (Pension de survivants)

Spouse's pension: 30% of the deceased's annual salary is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension: 15% of the deceased's annual salary is paid for the first two eligible orphans; 10% for each additional orphan; 20% for each full orphan.

Eligible orphans include children younger than age 21.

The maximum combined survivor benefit is 85% of the deceased's annual salary.

Funeral grant (Allocation funéraire): A lump sum of 72,000 DJ francs is paid.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First laws: 1969 and 1975.

Current laws: 1983 and 1989 (family allowances), and 2015 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Salaried workers covered by the labor code including private-sector employees and certain public-sector employees.

Exclusions: Self-employed persons and agricultural workers.

Special system for military and police personnel, civil servants, and members of government.

Social assistance: Needy residents of Djibouti.

Source of Funds

Insured

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 5.5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

The employer's contribution also finances maternity benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for the first six dependent children younger than age 15 (age 18 if an apprentice and earning up to 50% of the legal monthly minimum wage; age 21 if a student or disabled) to the child(ren)'s main caregiver. The caregiver must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month.

The family allowance is payable abroad under reciprocal agreement.

Family cash transfer (Programme National de Solidarité Famille [PNSF], social assistance, means tested): Paid to households living in extreme poverty.

Means test: Beneficiary households are selected based on household surveys in urban areas; in rural areas they are selected through their communities based on vulnerability criteria laid out by the Executive Secretariat of Social Affairs (SESN).

Marriage allowance (Allocation de mariage, social insurance, income tested): Must have worked at least 120 hours or 18 days in the month of marriage. For a husband with multiple wives, a monthly allowance is paid for one unemployed wife.

Income test: Individual monthly income must not exceed 50,000 DJ francs.

The marriage allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocations familiale, social insurance): 1,400 DJ francs a month is paid for each eligible child, up to six children.

Schedule of payments: The family allowance is paid quarterly.

Family cash transfer (Programme National de Solidarité Famille [PNSF], social assistance, means tested): 30,000 DJ francs a quarter is paid to each eligible household. The benefit may be increased for households caring for a family member with a disability or older than age 70.

Marriage allowance (Allocation de mariage, social insurance, income tested): 2,500 DJ francs a month is paid.

Schedule of payments: The marriage allowance is paid quarterly.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the social insurance program.

Executive Secretariat of Social Affairs (SESN) administers the social assistance program.

Egypt

Exchange rate: US\$1.00 = 17.89 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975 (civil servants and public- and private-sector employees), 1976 (self-employed), 1978 (migrant workers), 1980 (coverage extension), and 1980 (alternative insurance).

Type of program: Social insurance system.

Note: A means-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Employed persons, including foreign workers covered under bilateral agreements.

Special systems for self-employed persons, citizens of Egypt working abroad (voluntary coverage), casual workers, household workers, and military personnel.

Source of Funds

Insured person: 10% of monthly covered earnings plus 3% of monthly base earnings for lump-sum benefits.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019). This figure will increase by 10% every July. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 4,040 pounds (January 2019).

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Self-employed person: Not applicable.

Employer: 15% of monthly covered payroll plus 2% of monthly base payroll for lump-sum benefits. Employers that provide certain forms of arduous and dangerous employment pay higher contributions.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019). This figure will increase by 10% every July. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 4,040 pounds (January 2019).

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: 1% of monthly covered earnings (special increment and social solidarity allowance); finances any deficit; contributes as an employer.

Qualifying Conditions

Note: Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pensions.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Old-age pension (base and variable): Age 60 with at least 120 months of contributions. The age requirement is reduced for workers in certain arduous or dangerous occupations.

Early pension: Any age with at least 240 months of contributions.

Employment may continue under certain conditions.

End-of-service benefit: Paid when the insured first receives the old-age pension.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

Special increment: Paid if the insured receives the old-age pension.

Social solidarity allowance: Paid if the insured receives the old-age pension.

Old-age settlement: Age 60 and does not qualify for the old-age pension; at any age if permanently emigrating, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for the old-age pension.

End-of-service benefit: Paid when the insured receives the old-age settlement.

Disability pension (base and variable): Must be younger than the normal retirement age, be assessed with a total or partial disability and permanent incapacity for any gainful employment, and have at least three consecutive months or a total of six months of contributions (there is no minimum qualifying period for public-sector employees). The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

End-of-service benefit: Paid when the insured first receives the disability pension.

Supplemental benefit: Paid if the insured receives the disability pension.

Special increment: Paid if the insured receives the disability pension.

Social solidarity allowance: Paid if the insured receives the disability pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

A medical committee assesses the degree of disability.

Disability settlement: Paid if the insured is assessed with a total disability but does not qualify for a disability pension.

End-of-service benefit: Paid when the insured receives the disability settlement.

Supplemental benefit: Paid if the insured receives the disability settlement.

Survivor pension (base and variable): Paid if the deceased received or was entitled to receive an old-age or disability pension. The pension is also paid if the deceased was younger than age 60 and had at least three consecutive months or a total of six months of contributions or at least 10 years of contributions if the death occurred more than a year after employment ceased.

Eligible survivors include a dependent widow; a divorced wife without any other source of income and previously married to the deceased for at least 20 years; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a full-time student, no limit if disabled); unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

End-of-service benefit: Paid when a survivor first receives the survivor pension.

Supplemental benefit: Paid to a survivor receiving the survivor pension.

Special increment: Paid to a survivor receiving the survivor pension.

Social solidarity allowance: Paid to a survivor receiving the survivor pension.

Survivor settlement: Paid to eligible survivors or the legal heir if the deceased did not qualify for a survivor pension at the time of death.

End-of-service benefit: Paid when a survivor receives the survivor settlement.

Supplemental benefit: Paid to a survivor receiving the survivor settlement.

Death grant: Paid to named survivors when an insured person or pensioner dies.

Eligible survivors include (in order of priority) a dependent widow or a dependent widower with a disability; a dependent son younger than age 21 (age 26 if a full-time student, no limit if disabled) or an unmarried dependent daughter; dependent parents; and dependent brothers and sisters under certain conditions.

Funeral grant: Paid to the widow(er) or to the eldest child when an old-age or disability pensioner dies.

Old-Age Benefits

Base old-age pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base old-age pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

Early pension: The pension is calculated based on an actuarial reduction factor specified by law.

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the insured's reference monthly base earnings

multiplied by 12 is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base old-age pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable old-age pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

Early pension: The pension is calculated based on an actuarial reduction factor specified by law.

The minimum total old-age pension (base plus variable) is 50% of the insured's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total old-age pension (base plus variable) is 80% of the maximum monthly earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Old-age settlement: A lump sum of 15% of the insured's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

Permanent Disability Benefits

Base disability pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference

monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base disability pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the insured's reference monthly base earnings.

Supplemental benefit: 12 times the insured's reference monthly base earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base disability pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Constant-attendance allowance: 20% of the base disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable disability pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly variable earnings is paid for each year of contributions for total disability.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

The minimum total monthly disability pension (base plus variable) is 65% of the insured's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total monthly disability pension (base plus variable) is 80% of the maximum monthly covered earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Supplemental benefit: 12 times the insured's reference monthly variable earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the variable disability pension is paid.

Disability settlement: A lump sum of 15% of the insured's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the insured's reference monthly base earnings.

Supplemental benefit: 12 times the insured's total reference monthly earnings (base plus variable) multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Survivor Benefits

Base survivor pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased's reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base survivor pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the deceased's reference monthly base earnings.

Supplemental benefit: 12 times the deceased's reference monthly base earnings multiplied by an age coefficient is paid.

Special increment: 25% of the base survivor pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable survivor pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased's reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the deceased's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

The minimum total monthly survivor pension (base plus variable) is 65% of the deceased's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total survivor pension (base plus variable) is 80% of the maximum monthly covered earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Supplemental benefit: 12 times the deceased's reference monthly variable earnings multiplied by an age coefficient is paid.

Survivor settlement: A lump sum of 15% (9% for contribution periods paid retroactively) of the deceased's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the deceased's average monthly variable earnings for the total contribution

period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the deceased's reference monthly base earnings.

Supplemental benefit: 12 times the deceased's total reference monthly earnings (base plus variable) multiplied by an age coefficient is paid.

Death grant: A lump sum of three months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.

Funeral grant: A lump sum of two months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.

The minimum funeral grant is 200 pounds.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund administers the programs and collects contributions.

Government Social Insurance Fund administers the program for government employees and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1959 and 1964.

Current laws: 1975 (social security) and 2016 (public sector).

Type of program: Social insurance system.

Note: A 2018 law extending the coverage of medical benefits to all citizens regardless of their ability to contribute is being gradually implemented. The new law will reorganize the administration and financing of health insurance by 2032.

Coverage

Employed persons and old-age pensioners (medical benefits only).

Voluntary coverage for survivor pensioners (medical benefits only).

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, self-employed persons, and citizens of Egypt working abroad.

Special system for civil servants working in organizations with more than 500 employees.

Source of Funds

Insured person: 1% of monthly covered earnings; 1% of the old-age pension for old-age pensioners; 2% of the survivor pension for survivor pensioners.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll (private sector); 3% for employers providing cash sickness benefits to employees (public sector).

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: None; the cost of cash benefits paid directly to insured government employees; contributes as an employer.

Qualifying Conditions

Cash sickness and medical benefits: Private-sector employees must have paid contributions for the last three months or for a total of six months, including the last two months. There is no minimum qualifying period for public-sector employees.

Cash maternity benefit: Must have paid contributions for the last 10 months. A medical certificate may be required.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's last daily covered earnings before the incapacity began is paid for the first 90 days; thereafter, 85% (100% for specified chronic diseases). The benefit is paid for up to 180 days in a calendar year (no limit for specified chronic diseases).

The minimum monthly sickness benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Schedule of payments: The sickness benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Maternity benefit: 100% of the insured's last daily covered earnings before the maternity leave period began is paid for 90 days (up to 120 days for public-sector employees). The benefit is paid for a maximum of three pregnancies.

The minimum monthly maternity benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Nursing breaks are provided for up to one hour a day.

Schedule of payments: The maternity benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

Dependents' Medical Benefits

No information is available.

Administrative Organization

Ministry of Health and Population (<http://www.moHP.gov.eg/>) provides general supervision of medical benefits.

Public and Private Social Insurance Fund and Government Social Insurance Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, casual workers, household workers, and citizens of Egypt working abroad.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll for private-sector employees; 2% for public-sector employees; 1% for civil servants.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily covered earnings in the year before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum monthly temporary disability benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Schedule of payments: The temporary disability benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Permanent Disability Benefits

Base permanent disability pension: For a total (100%) disability, 80% of the insured's average monthly base earnings in the year before the disability began is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base permanent disability pension are 1,670 pounds (July 2019).

Partial disability: For an assessed degree of disability of at least 35% but less than 100%, a percentage of the full base permanent disability pension is paid based on the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of 48 months of the base permanent disability pension multiplied by the assessed degree of disability is paid.

End-of-service benefit: A lump sum of one month of the insured's monthly base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end-of-service benefit are 1,670 pounds (July 2019).

The minimum end-of-service benefit is 10 times the insured's monthly base earnings.

Constant-attendance allowance: 20% of the base permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Variable permanent disability pension: For a total (100%) disability, 80% of the insured's reference monthly variable earnings is paid.

The reference variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 4,040 pounds (January 2019).

Partial disability: For an assessed degree of disability of at least 35% but less than 100%, a percentage of the full variable permanent disability pension is paid based on the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the variable permanent disability pension is paid based on the assessed degree of disability.

Constant-attendance allowance: 20% of the variable permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

Survivor Benefits

Base survivor pension: 80% of the insured's average monthly base earnings in the year before death is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base survivor pension are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the deceased's average monthly base earnings in the year before death is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end-of-service benefit are 1,670 pounds (July 2019).

The minimum end-of-service benefit is 10 times the insured's base earnings in the year before death.

Benefits are split among eligible survivors according to a schedule in law, including a dependent widow; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a full time student, no limit if disabled);

unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

All survivor pensions may be taken as a lump sum.

Variable survivor pension: 80% of the insured's reference monthly variable earnings is paid.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 4,040 pounds (January 2019).

Benefits are split among eligible survivors according to a schedule in law, including a dependent widow; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a student, no limit if disabled); unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

All survivor pensions may be taken as a lump sum.

Death grant: See Old Age, Disability, and Survivors.

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund and Government Social Insurance Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Unemployment

Regulatory Framework

First law: 1959.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

Exclusions: Self-employed persons; temporary, seasonal, and casual workers; family labor; household workers; civil servants and employees of local governments; employees older than age 60; artisans; and citizens of Egypt working abroad.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Must be younger than the normal retirement age; have at least six months of contributions, including at least three consecutive months of contributions before unemployment began; be able and willing to work; and be registered with and report regularly to the local employment office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

Unemployment Benefits

60% of the insured's last monthly wage is paid after a seven-day waiting period for up to 16 weeks with less than 24 months of contributions; up to 28 weeks with at least 24 months of contributions.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Local employment offices of the Ministry of Manpower (<http://www.moss.gov.eg/>) offer job seeking services.

Public and Private Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First and current laws: 1980 (social pension), 2010 (social assistance), and 2015 (cash transfers).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Egypt.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Karama Program, means tested):

Paid to persons aged 65 or older, persons unable to work due to a certified severe disability or chronic illness, and orphans younger than age 18 without family support. The beneficiary must not be receiving any other pension.

The benefit is paid for up to three eligible individuals per household.

Means test: The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, and property (excluding the beneficiary's main residency), must be below a certain limit.

Family benefit (Takaful Program, means tested): Paid to needy families with children up to age 18. Families must meet a series of requirements related to health, education, vaccination, and nutrition.

Means test: The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, and property (excluding the beneficiary's main residency), must be below a certain limit.

Eligibility is reviewed every three years.

Social solidarity benefit (means tested): Paid to persons aged 65 or older, widows, orphans younger than age 18, and certain other vulnerable women and families. The beneficiary must not be receiving any other benefit.

Means test: Family income and assets must not exceed certain limits.

Family Allowance Benefits

Family allowance (Karama Program, means tested):

450 pounds a month is paid to an eligible person older than age 65 or with a disability; 350 pounds a month to an eligible orphan.

Family benefit (Takaful Program, means tested):

325 pounds a month is paid to eligible households.

An additional benefit of 60 pounds a month is paid for each child younger than age 6; 80 pounds for each child in elementary school; 100 pounds for each child in middle school; 140 pounds for each child in secondary school. The additional benefit is paid for up to three children.

Social solidarity benefit (means tested): Up to 450 pounds a month is paid depending on household circumstances and the number of eligible beneficiaries.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) administers the program.

Equatorial Guinea

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1947 (social insurance).

Current law: 1984 (social security), implemented in 1990.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, civil servants, and military personnel.

Voluntary coverage for self-employed persons.

Exclusions: Foreign nationals employed by international organizations.

Source of Funds

Insured person: 4.5% of gross monthly covered earnings.

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

The legal monthly minimum wage ranges from 129,035 CFA francs (construction) to 258,068 CFA francs (oil sector), depending on the economic sector.

There are no maximum earnings used to calculate contributions.

The insured person's contributions also finance cash sickness and maternity benefits, medical benefits, work injury benefits, and family allowances.

Self-employed person: 26% of monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 300,000 CFA francs.

There are no maximum earnings used to calculate contributions.

The self-employed person's contributions also finance cash sickness and maternity benefits, medical benefits, work injury benefits, and family allowances.

Employer: 21.5% of gross monthly covered payroll.

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

The legal monthly minimum wage ranges from 129,035 CFA francs (construction) to 258,068 CFA francs (oil sector), depending on the economic sector.

There are no maximum earnings used to calculate contributions.

The employer's contributions also finance cash sickness and maternity benefits, medical benefits, work injury benefits, and family allowances.

Government: At least 25% of annual social security receipts; contributes as an employer.

The government's contributions also finance cash sickness and maternity benefits, medical benefits, work injury benefits, and family allowances.

Qualifying Conditions

Old-age pension (Pensión por Vejez): Age 60 with at least 120 months of contributions, including at least 60 months in the 10 years before retirement.

The required contribution period is reduced for public officials and military personnel who were aged 50 to 60 when the law was implemented.

Disability pension (Pensión por Invalidez): Must be assessed with a total (100%) loss of capacity for any work or a total (100%) loss of capacity for usual work and have at least 60 consecutive months of contributions immediately before the disability began.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: Paid for an assessed loss of capacity for usual work of at least 66% but less than 100%.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of contributions.

Eligible survivors include a widow aged 30 or older (no age limit if assessed with a disability or raising children), a dependent widower with a disability, and orphans younger than age 14 (age 18 if a student; no limit if disabled). If there is no eligible widow(er) or orphan, the pension is paid to the deceased's or spouse's dependent parent aged 60 or older (no limit if disabled), or to another dependent relative. The widow(er)'s pension ceases upon remarriage.

Funeral grant (Gastos de Sepelio): Paid when an insured person or an old-age or disability pensioner dies.

Eligible survivors include the deceased's spouse, children, and other family members who were living with the deceased at the time of death, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension (Pensión por Vejez): 40% of the insured's average monthly earnings in the last two years plus 2% of average monthly earnings for each year of contributions exceeding 10 years is paid.

The minimum monthly old-age pension is 117,304 CFA francs.

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

Benefit adjustment: Benefits are adjusted every five years.

Permanent Disability Benefits

Disability pension (*Pensión por Invalidez*): 40% of the insured's average monthly earnings is paid if the insured is assessed with a total loss of capacity for any work; the benefit is paid for six months if the insured is assessed with a total loss of capacity for usual work.

Average monthly earnings are normally based on the insured's earnings in the last three months before the disability began (an alternative period may be used under certain conditions).

The minimum monthly disability pension is 117,304 CFA francs.

Constant-attendance allowance: 100% of the disability pension is paid.

Partial disability: 40% of the insured's average monthly earnings is paid for up to three months.

Benefits may be suspended if the insured fails to undergo required medical examinations.

Benefit adjustment: Benefits are adjusted every five years.

Survivor Benefits

Survivor pension

Spouse's pension (*Prestación por Viudedad*): 40% of the deceased's average monthly earnings is paid; if the deceased was receiving an old-age or disability pension, 80% of the deceased's pension is paid.

Average monthly earnings are normally based on the deceased's earnings in the last two years before death (an alternative period may be used under certain conditions).

If the widow is younger than age 30 and has no children, the pension is paid for up to 24 months.

Orphan's pension (*Prestación de Orfandad*): A pension is paid to each eligible orphan.

The maximum combined orphan's pension is 20% of the deceased's average monthly earnings; 40% for full orphans or for half orphans if the spouse's pension ceases.

Other dependent's pension (*Prestación a favor de Parientes Consanguíneos o Afines*): 40% of the deceased's average monthly earnings is paid to a dependent parent (80% if the deceased was a pensioner); if there is no dependent parent, 40% of the deceased's average monthly earnings is paid to a dependent relative for up to 24 months.

Benefit adjustment: Benefits are adjusted every five years.

Funeral grant (*Gastos de Sepelio*): A lump sum of two times the deceased's monthly earnings is paid if the deceased was employed at the time of death; otherwise, two times the old-age or disability pension the deceased received or was entitled to receive.

Administrative Organization

Ministry of Labor, Employment Promotion, and Social Security provides general supervision.

Social Security Institute administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1947 (social insurance).

Current law: 1984 (social security), implemented in 1990.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, civil servants, and military personnel; and old-age, disability, and survivor pensioners (medical benefits only).

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefit (*Subsidio por Incapacidad Temporal*): Must have paid contributions in each of the last 12 months and be undergoing medical treatment.

Cash maternity benefit (*Subsidio por Maternidad*): Must have at least 12 months of contributions immediately before childbirth and provide a medical certificate.

Partial benefit: Paid if the insured has less than 12 months of contributions immediately before childbirth.

Medical benefits (*Asistencia Sanitaria*): There is no minimum qualifying period.

Eligible dependents include a wife, a dependent husband with a disability, dependent children younger than age 14 (age 18 if a student, no limit if disabled); and dependent parents, brothers and siblings under certain conditions.

Sickness and Maternity Benefits

Sickness benefit (*Subsidio por Incapacidad Temporal*):

50% of the insured's average daily earnings in the three months before the incapacity began is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

Maternity benefit (*Subsidio por Maternidad*): 75% of the insured's average daily earnings in the three months before the maternity leave began is paid for 12 weeks, including six weeks before and six weeks after the expected date of childbirth.

Partial benefit: A lump sum of two times the insured's monthly earnings is paid.

Workers' Medical Benefits

Medical benefits (*Asistencia Sanitaria*): Benefits include medical care for up to 26 weeks, according to a schedule in law.

Cost sharing: The insured pays 25% of the cost of medical care and 50% of the cost of medicine; medicine during hospitalization, pregnancy, and the postnatal period are free.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Employment Promotion, and Social Security provides general supervision.

Social Security Institute administers the program.

Work Injury

Regulatory Framework

First law: 1947 (social insurance).

Current law: 1984 (social security), implemented in 1990.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, civil servants, and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

50% of the insured's average daily earnings in the three months before the incapacity began is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) loss of capacity for any work, 50% of the insured's average monthly earnings is paid; the pension is paid for up to 48 months if the insured is assessed with a total (100%) loss of capacity for usual work.

Average monthly earnings are normally based on the insured's earnings in the last three months before the disability began (an alternative period may be used under certain conditions).

The minimum monthly permanent disability pension is 117.304 CFA francs.

Constant-attendance allowance: 50% of the insured's average monthly earnings is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed loss of capacity for usual work of at least 66% but less than 100%, 50% of the insured's average monthly earnings is paid for up to 24 months.

Benefits can be suspended if the insured fails to undergo required medical examinations.

The work injury permanent disability pension cannot be paid at the same time as the old-age pension.

Benefit adjustment: Benefits are adjusted every five years.

Workers' Medical Benefits

Benefits include free medical care, hospitalization, and medicine.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the deceased's monthly earnings is paid to a widow(er); if the deceased was a disability pensioner, 80% of the deceased's pension is paid.

Eligible survivors include a widow aged 30 or older (no age limit if assessed with a disability or raising children) and a dependent widower with a disability.

Equatorial Guinea

If the widow is younger than age 30 and has no children, the benefit is paid for up to 24 months.

The spouse's pension ceases upon remarriage.

Orphan's pension: See Old Age, Disability, and Survivors.

Other dependent's pension: See Old Age, Disability, and Survivors.

Benefit adjustment: Benefits are adjusted every five years.

Funeral grant: A lump sum of two times the deceased's monthly earnings is paid.

Administrative Organization

Ministry of Labor, Employment Promotion, and Social Security provides supervision.

Social Security Institute administers the program.

Unemployment

Regulatory Framework

The 2012 labor law requires employers to provide severance pay of 45 days of the employee's salary for each year of service for unfair dismissal, or at least three months of the employee's salary for dismissal due to economic, technological, or structural reasons if the employee had at least three years of continuous service.

Family Allowances

Regulatory Framework

First law: 1950 (family allowances).

Current law: 1984 (social security), implemented in 1990.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees, civil servants and military personnel.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Family allowance (Subsidio Familiar): Paid for eligible dependents.

Eligible dependents include a wife, children younger than age 14 (age 18 if a student, no limit if disabled), a dependent parent or spouse's parent aged 60 or older (no limit if disabled), and dependent orphan siblings younger than age 14 (age 18 if a student, no limit if disabled) or with a disabled siblings (any age).

Family Allowance Benefits

Family allowance (Subsidio Familiar): Benefits are determined based on a family point system set by law.

Administrative Organization

Ministry of Labor, Employment Promotion, and Social Security provides supervision.

Social Security Institute administers the program through the Family Fund.

Eswatini (Swaziland)

Exchange rate: US\$1.00 = 14.35 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1974 (provident fund) and 2005 (universal).

Type of program: Universal and provident fund system.

Coverage

Universal: Residents of Eswatini.

Provident fund: Citizens of Eswatini employed in the private sector.

Voluntary coverage for employees without mandatory coverage, including civil servants and members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

Source of Funds

Insured person

Universal: None.

Provident fund: 5% of monthly covered earnings. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate contributions are 2,700 lilangeni.

Self-employed person

Universal: None.

Provident fund: Not applicable.

Employer

Universal: None.

Provident fund: 5% of covered payroll. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate contributions are 2,700 lilangeni.

Government

Universal: The total cost.

Provident fund: None.

Qualifying Conditions

Old-age grant (universal): Age 60.

Old-age benefit (provident fund): Age 50 (age 45 if covered employment ceases, at any age if emigrating permanently).

Employment may continue.

Disability benefit (provident fund): Must be assessed with a total physical or mental incapacity for any work.

Survivor benefit (provident fund): Paid to one or more eligible survivors when the fund member dies before retirement.

Eligible survivors include a widow(er), nominated family members, and, if there is no widow(er) or nominee, persons dependent on the fund member.

Funeral grant (Siphephelo free funeral plan, provident fund): Paid to family members when a fund member dies. The deceased must have at least three consecutive months of contributions in the 12 months before death.

Old-Age Benefits

Old-age grant (universal): 1,200 lilangeni a quarter is paid.

Old-age benefit (provident fund): The total employee and employer contributions plus accrued interest is paid as a lump sum or an annuity.

If emigrating permanently, the benefit is paid as a lump sum.

The interest rate is at least 3% a year.

Permanent Disability Benefits

Disability benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is at least 3% a year.

Survivor Benefits

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is split among eligible survivors.

The interest rate is at least 3% a year.

Funeral grant (Siphephelo free funeral plan, provident fund): A lump sum of 5,000 lilangeni is paid (10,000 lilangeni if death resulted from an accident).

Administrative Organization

Social Welfare Department (<http://www.gov.sz/>) administers the universal program.

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-a-social/>) provides general supervision for the provident fund program.

Eswatini National Provident Fund (<https://www.snpf.co.sz/>), managed by a tripartite plus one board and a CEO who is a member of the Board, administers the provident fund program.

Sickness and Maternity

Regulatory Framework

First and current law: 1980 (labor).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must have at least three months of continuous employment with the same employer and provide a medical certificate.

Cash maternity benefit: Must have at least 12 months of continuous employment with the same employer, and at least 24 months of continuous employment since the last maternity leave. Must provide a medical certificate with the expected date of childbirth.

Additional benefit: The maternity leave may be extended in case of an illness arising from childbirth. Must provide a medical certificate.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's basic earnings is paid for the first 14 days of incapacity plus 50% of basic earnings for an additional 14 days.

The sickness benefit is paid for a maximum of 28 days in each 12-month period of employment with the same employer.

Maternity benefit: 100% of the employee's earnings is paid for at least 12 weeks, including up to six weeks before the expected date of childbirth.

Additional benefit: 100% of the employee's earnings is paid for up to six weeks.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-a-social/>) provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1963.

Current law: 1983 (workmen's compensation).

Type of program: Employer-liability system through a private carrier.

Note: A funeral grant is paid to provident fund members under Old Age, Disability, and Survivors.

Coverage

Public- and private-sector employees, trainees, and apprentices.

Exclusions: Self-employed persons, household workers, certain types of contract workers, family labor, and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None; 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.

Temporary Disability Benefits

75% of the employee's earnings is paid after a three-day waiting period for up to 18 months, until full recovery, or

until certification of permanent disability, whichever is earlier.

Partial disability: A lump sum of the employee's monthly earnings multiplied by the assessed degree of disability and the expected number of months of temporary disability is paid. The benefit is paid for up to 24 months.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 54 times the employee's monthly earnings at the time the disability began is paid.

Constant-attendance allowance: A lump sum of 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 based on the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical care, surgery, hospitalization, medicine, dental and eye care, transportation, appliances, and medical care abroad if necessary.

Survivor Benefits

Survivor benefit: A lump sum of 48 times the deceased's monthly earnings at the time the work injury or occupational disease began minus any permanent disability benefits received by the deceased is paid to eligible survivors.

Eligible survivors include an unemployed or disabled widow(er) and children; a reduced benefit is paid to other survivors who were partially dependent on the deceased.

Funeral grant: A lump sum of up to 500 lilangeni is paid.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-a-social/>) provides general supervision.

Employers must insure the assessed liability with a private insurance company.

Unemployment

Regulatory Framework

The labor code requires employers to provide severance pay to employees with at least 12 months of continuous employment. The benefit is 10 times the employee's daily earnings at the time of employment termination for each year of employment exceeding one year.

Ethiopia

Exchange rate: US\$1.00 = 28.04 birr.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1963 (public-sector pensions), 2011 (public-sector pensions), and 2011 (private-sector pensions).

Type of program: Social insurance system.

Note: Public- and private-sector benefits are governed by identical regulations but are administered by separate public agencies.

Coverage

Public-sector program: Citizens of Ethiopia employed in the public sector, government appointees, members of parliament, and military and police personnel.

Private-sector program: Citizens of Ethiopia employed in the private sector.

Voluntary coverage for self-employed persons and foreign nationals covered by bilateral or multilateral agreements.

Exclusions: Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions.

Source of Funds

Insured person: 7% of basic salary.

The basic salary is the gross monthly salary paid for work performed during regular hours.

The insured person's contributions also finance work injury benefits.

Self-employed person: Up to 18% of declared income.

The self-employed person's contributions also finance work injury benefits.

Employer: 11% of payroll; 25% of payroll for military and police personnel.

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Retirement Pension): Age 60 with at least 10 years of contributions. The qualifying conditions may be reduced for persons working under certain hazardous or arduous conditions.

Early pension: Age 55 with at least 25 years of contributions (civilian); age 50 with at least one full term of service (five years) for senior government officials and members of parliament; aged 45 to 55 (depending on rank) with at least 10 years of contributions (military and police).

Employment must cease.

Old-age settlement (Retirement Gratuity): Age 60 with less than 10 years of contributions.

Employment must cease.

Disability pension (Invalidity Pension): Must be assessed with an incapacity for any gainful employment and have at least 10 years of contributions.

Disability settlement (Invalidity Gratuity): Must be assessed with an incapacity for any gainful employment and have less than 10 years of contributions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er), orphans younger than age 18 (age 21 if disabled), and dependent parents.

The widow(er)'s pension ceases upon remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

Survivor settlement (Survivors' Gratuity): The deceased had less than 10 years of contributions and did not qualify for an old-age or disability pension.

Eligible survivors include a widow(er) and orphans younger than age 18 (age 21 if disabled).

Old-Age Benefits

Old-age pension (Retirement Pension): 30% of the insured's average monthly basic salary in the three years before retirement plus 1.25% (civilian) or 1.65% (military and police) of the insured's average monthly basic salary for each year of contributions exceeding 10 years is paid.

The basic salary is the gross salary paid for work performed during regular hours.

The minimum monthly old-age pension is 744 birr.

The maximum monthly old-age pension is 70% of the insured's average monthly basic salary in the three years before retirement.

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

Old-age settlement (Retirement Gratuity): A lump sum of the insured's basic salary in the month before retirement multiplied by 1.25 (civilian) or 1.65 (military and police) and by the number of years of contributions is paid.

The basic salary is the gross salary paid for work performed during regular hours.

Permanent Disability Benefits

Disability pension (Invalidity Pension): 30% of the insured's average monthly basic salary in the three years before the disability began plus 1.25% (civilian) or 1.65% (military and police) of the insured's average monthly basic salary for each year of contributions exceeding 10 years is paid.

The basic salary is the gross salary paid for work performed during regular hours.

The maximum monthly disability pension is 70% of the insured's average monthly basic salary in the three years before retirement.

Disability settlement (Invalidity Gratuity): A lump sum of the insured's basic salary in the month before the disability began multiplied by 1.25 (civilian) or 1.65 (military and police) and by the number of years of contributions is paid.

The basic salary is the gross salary paid for work performed during regular hours.

Survivor Benefits

Survivor pension

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

Orphan's pension (Surviving Child's Pension): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 30% for each full orphan.

Dependent parent's pension (Parent's Pension): 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent; 20% if there are no other eligible survivors.

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

Survivor settlement (Survivors' Gratuity): A lump sum of 50% of the old-age or disability settlement the deceased received or was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan).

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

Administrative Organization

Public Servants' Social Security Agency (<http://www.psssa.gov.et/>), managed by a board and a director general, administers the public-sector program and collects contributions jointly with the Ministry of Finance (<http://www.mofed.gov.et/>).

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1960 (civil code).

Current laws: 1994 (constitution) and 2003 (labor act).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: A new health insurance system for public- and private-sector workers was approved by parliament in 2010 and is in the process of being implemented.

Coverage

Universal (medical benefits): Citizens of Ethiopia.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons; employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care, or rehabilitation activities; and household workers.

Special systems for civil servants and military and police personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost (provides benefits directly to employees).

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period after the employee completes an employment probation period of up to 45 days.

Cash maternity benefit (employer liability): There is no minimum qualifying period. A medical certificate may be required.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for the first month; 50% of earnings for the next two months; the next three months of leave are unpaid. The maximum sick leave period is six months in a year.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 30 days before and 60 days after the expected date of childbirth; may be extended if there are complications arising from childbirth.

Workers' Medical Benefits

Public hospitals and community health facilities provide limited free health services.

Dependents' Medical Benefits

Public hospitals and community health facilities provide limited free health services.

Administrative Organization

Ministry of Labour and Social Affairs (<http://www.molsa.gov.et/>) provides general supervision.

Employers pay cash benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1963 (public-sector pensions).

Current laws: 2003 (labor act), 2011 (public-sector pensions), 2011 (private-sector pensions), and 2017 (civil servants).

Type of program: Social insurance and employer-liability system.

Note: Public- and private-sector benefits are governed by identical regulations but are administered by separate public agencies.

Coverage

Social insurance

Public-sector program: Citizens of Ethiopia employed in the public sector, senior government officials, members of parliament, and military and police personnel.

Private-sector program: Citizens of Ethiopia employed in the private sector.

Exclusions: Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons.

Employer liability

Employed persons in the formal sector, including private-sector employees and civil servants.

Exclusions: Self-employed persons, employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care or rehabilitation activities; and household workers.

Special systems for military and police personnel.

Source of Funds

Insured person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: None.

Self-employed person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

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

Government

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: None; contributes as an employer (provides benefits directly to civil servants).

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered if the employer provides the transportation.

Temporary Disability Benefits

Temporary disability benefit (Periodical Payment, employer liability): For private-sector employees, 100% of the employee's average monthly earnings in the year before the disability began is paid for up to three months; 75% for the next three months; and at least 50% for the following six months. The benefit is paid for up to 12 months, until full recovery or certification of permanent disability, whichever is earlier. For public-sector employees, 100% of the employee's average earnings is paid until the employee

recovers and resumes work or is medically certified as permanently disabled.

Permanent Disability Benefits

Permanent disability pension (Incapacity Pension, social insurance): 47% of the insured's last monthly basic salary before the disability began is paid if the insured has an assessed degree of disability of at least 10% and is unable to work.

The basic salary is the gross salary paid for work performed during regular hours.

If the permanent disability pension is less than or equal to the old-age pension the insured is entitled to receive, the old-age pension is paid, up to 70% of the insured's monthly basic salary.

The minimum monthly permanent disability pension is 744 birr.

Partial disability (Incapacity Gratuity): A lump sum of 47% of the insured's last monthly basic salary before the disability began multiplied by 60 months and by the assessed degree of disability is paid if the insured has an assessed degree of disability of at least 10% but is able to work.

An authorized medical board assesses the degree of disability.

Workers' Medical Benefits

Social insurance: No statutory benefits are paid.

Employer liability: Benefits include general and specialized medical and surgical care, hospitalization, pharmaceuticals, and prosthetic or orthopaedic appliances.

Survivor Benefits

Survivor pension (social insurance)

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

The widow(er)'s pension ceases upon remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

Orphan's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for each full orphan.

Dependent parent's pension: 15% of the permanent disability pension the deceased received or was entitled to receive

is paid to each eligible parent; 20% if there are no other eligible survivors.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

Survivor settlement (social insurance): A lump sum of 50% of the partial disability settlement the deceased was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan).

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

Funeral grant (Funeral Expenses, employer liability): A lump sum of at least two times the employee's salary is paid.

Administrative Organization

Public Servants' Social Security Agency (<http://www.psssa.gov.et/>), managed by a board and a director general, administers the public-sector program and collects contributions jointly with the Ministry of Finance (<http://www.mofed.gov.et/>).

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector program and collects contributions.

Individual employers insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors.

Unemployment

Regulatory Framework

Under the 2003 labor proclamation, employers must provide severance pay in case of: unfair dismissal; workforce restructuring; the employer's death, insolvency, or bankruptcy; the employee's death at work; physical incapacity; or HIV/AIDS diagnosis. Severance pay is 30 times the employee's average daily wage in the last week of employment for the first year of service plus 10 times for each additional year of service, up to the employee's annual salary. An additional amount is paid for bankruptcy and workforce restructuring.

Gabon

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963 (pensions), 1978 (social security), and 1983 (social protection).

Current laws: 1975 (social security) and 1976 (coverage).

Type of program: Social insurance system.

Note: The 2017 Social Protection Code, which has not yet been implemented, will integrate self-employed persons into the general social security system.

Coverage

Employed persons, including household workers.

Special systems for self-employed persons and state officials.

Source of Funds

Insured person: 2.5% of monthly covered earnings.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of monthly covered payroll.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 55 (age 50 if prematurely aged) with at least 20 years of coverage, including at least 120 months of paid or retroactively purchased contributions in the last 20 years.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

Old-age settlement (Allocation de vieillesse): Age 55 (age 50 if prematurely aged) with less than 20 years of coverage or less than 120 months of paid or retroactively purchased contributions.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with a loss of earning capacity, and have at least five years of coverage, including at least 30 months of coverage in the five years before the disability began. If the disability is the result of a work-related accident, including commuting to and from work, coverage requirements are waived.

A medical commission assesses the loss of earning capacity.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 120 months of paid or retroactively purchased contributions.

Eligible survivors include a widow or a dependent, disabled widower, and orphans younger than age 16 (age 17 if an apprentice; age 20 if a student or disabled).

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

Survivor settlement (Allocation de survivant): The deceased did not qualify for an old-age or disability pension and had less than 120 months of paid or retroactively purchased contributions.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and orphans younger than age 16 (age 17 if an apprentice; age 20 if a student or disabled).

Old-Age Benefits

Old-age pension (Pension de vieillesse): 40% of the insured's average monthly covered earnings in the last three or five years of employment, whichever is greater, plus 1% of earnings for every 12 months of paid or retroactively purchased contributions exceeding 240 months is paid.

The minimum monthly old-age pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Schedule of payments: The pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement (Allocation de vieillesse): A lump sum of 50% of the insured's average monthly covered earnings in the last three or five years of employment, whichever is greater, for every six months of contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 60% of the old-age pension the insured would have been entitled to receive if he or she had worked until age 55 is paid.

The minimum monthly disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Schedule of payments: If the insured is assessed with a total (100%) disability, the pension is paid monthly. With an assessed degree of disability of at least 75% but less than 100%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

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

Benefit adjustment: Benefits are adjusted by ministerial decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 50% of the old-age 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: 20% of the old-age pension the deceased received or was entitled to receive is paid for each eligible orphan; 35% if the orphan's mother is ineligible for the spouse's pension.

The maximum combined survivor benefit is 85% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement (Allocation de survivant): A lump sum of one month of the old-age pension the deceased would have been entitled to receive with 120 months of paid or retroactively purchased contributions, multiplied by the number of six-month periods of actual paid or retroactively paid contributions, is paid to the widow(er). If there is more than one widow, the settlement is split equally.

Administrative Organization

Ministry of Social Development and Family, Social Insurance, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1952 (labor code).

Current laws: 1975 (social security), 1976 (coverage), 1994 (labor code), 1995 (health), 2007 (health care), and 2007 (health insurance).

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

Note: The labor code requires employers to provide certain medical services.

Coverage

Social insurance (cash maternity benefit): Employed persons, including household workers.

Social insurance (medical benefits): Employed and self-employed persons, pensioners, and their dependents.

Voluntary coverage is available.

Special system for civil servants, military personnel, and state contract workers.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Low-income residents of Gabon.

Source of Funds

Insured person

Social insurance (cash maternity benefit): None.

Social insurance (medical benefits): 2% of gross monthly covered earnings. Pensioners pay 1.5% of the pension.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash maternity benefit): Not applicable.

Social insurance (medical benefits): 6.1% of gross monthly covered earnings.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): 2% of monthly covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): None; contributes as an employer.

Employer liability: None.

Social assistance: The total cost (financed through earmarked taxes; general revenues cover any deficit).

Qualifying Conditions

Cash sickness benefit (Prestation de maladie, employer liability): There is no minimum qualifying period.

Cash maternity benefit (Prestation de maternité, social insurance and employer liability): The woman must have been in covered employment for at least four months before the pregnancy began.

Prenatal allowance and birth grant (social insurance and social assistance): See Family Allowances.

Medical benefits (social insurance): There is no minimum qualifying period.

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): Must be aged 16 or older.

Income test: Monthly income must be less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, employer liability): 100% of the employee's last monthly earnings is paid. The duration of the benefit depends on the length of employment: 15 days for less than one year of employment; one month for at least one but less than three years; two months for at least three but less than five years; three months for at least five but less than 10 years; four months for at least 10 but less than 15 years; five months for at least 15 but less than 20 years; or six months for at least 20 but less than 30 years of employment, plus 10 days for each year exceeding 30 years. 50% of earnings is paid thereafter, for up to six months from the first day of the sickness. The employee is entitled to a disability pension once the sick pay has ended.

Maternity benefit (Prestation de maternité, social insurance and employer liability): 100% (split equally between the employer and social insurance) of the insured's last monthly earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications resulting from pregnancy or childbirth.

Prenatal allowance and birth grant (social insurance and social assistance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include general and specialist medical care, inpatient and outpatient treatment, generic medicine, mandatory vaccinations, prostheses, laboratory and X-ray fees, transportation, and maternity care for up to 30 days after childbirth. Hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Guarantee Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays 20 percent of the cost of medical services in the case of common illnesses, and 10% in the case of chronic diseases.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): Medical benefits are the same as those of persons insured with CNAMGS).

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): No information available.

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision for maternity and medical benefits.

Ministry of Labor, Employment, Professional Training, and Youth Insertion (<http://www.travail.gouv.ga/>) supervises the cash sickness benefits.

National Social Security Fund, governed by a tripartite council and director general, administers and collects contributions for cash maternity benefits.

National Health Insurance and Social Guarantee Fund (CNAMGS) (<http://www.cnamgs.ga/>) administers and collects contributions for the health insurance program and administers the GEF program.

Employers pay cash sickness benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1935.

Current laws: 1975 (social security) and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students.

Special systems for self-employed persons and state officials.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly covered payroll.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are covered according to a schedule in law. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability. The employer pays the benefit for the day of the accident.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity during rehabilitation for full-time work. The combined income from benefits and earnings must not exceed the earnings used to calculate benefits.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 100% of the insured's average daily earnings in the month before the disability began is paid.

The minimum monthly permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Partial disability: For an assessed degree of disability of less than 100%, the pension is the insured's average covered earnings multiplied by 0.5% for the assessed degree of disability from 10% to 50% and by 1.5% for the assessed degree of disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

If the insured is assessed with a total (100%) disability, the pension is paid monthly. With an assessed degree of disability of at least 75% but less than 100%, the insured can request monthly payments; otherwise the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension: 30% of the deceased's average monthly earnings is paid to the widow(er). If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension: 15% of the deceased's average monthly earnings is paid for each of the first two orphans; 10% for each additional orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings is paid for each dependent parent.

The maximum combined survivor benefit is 85% of the deceased's average monthly earnings.

Survivor settlement (Indemnité de survivant): If there are no eligible survivors, a lump sum of six months of the deceased's average earnings is paid to the closest relative.

Funeral grant (Frais funéraires): A lump sum of up to eight times the deceased's average monthly earnings is paid to cover the cost of the burial (including transportation if the death was the result of an accident).

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the program and collects contributions.

Unemployment

Regulatory Framework

The 2017 Social Protection Code, which has not yet been implemented, will introduce an unemployment benefit, an unemployment savings account, and a solidarity fund. The 2000 labor code requires employers to provide severance pay to dismissed employees in case of termination of a work contract without a fair justification from the employer or due to economic reasons. A lump sum of 20% of the employee's average monthly earnings in the last 12 months is paid for each year of continuous employment.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1975 (social security), 2000 (maternal health), 2002 (family allowances), and 2007 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and pensioners.

Special systems for self-employed persons and state officials.

Social assistance: Needy citizens of Gabon.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 8% of monthly covered payroll.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have at least four consecutive months of employment and be currently working 20 days or 133 hours a month or be a pensioner or an unmarried widow of a deceased beneficiary.

Family allowance (Allocation familiale, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must be aged 16 or older.

Income test: Monthly income must be less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Prenatal allowance (Allocation prénatale, social insurance): The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a

deceased beneficiary. The mother must undergo prescribed medical examinations.

Birth grant (Prime à la naissance, social insurance):

The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary. The mother and child must undergo prescribed medical examinations.

Birth grant (Prime à la naissance, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid to mothers aged 16 or older who undergo prescribed medical examinations.

Income test: Monthly income must be less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

School allowance (Prime de rentrée scolaire, social insurance): Paid for dependent primary, secondary, technical, or professional school students.

School allowance (Prime de rentrée scolaire, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid for dependent primary, secondary, technical, or professional school students.

Means test: Monthly income must be less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Family Allowance Benefits

Family allowance (Allocation familiale, social insurance): 7,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid quarterly.

Family allowance (Allocation familiale, Gabonais Economiquement Faibles [GEF], social assistance, income tested): 5,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid every six months.

Prenatal allowance (Allocation prénatale, social insurance): 13,500 CFA francs is paid in two equal parts.

Birth grant (Prime à la naissance, social insurance): A lump sum of 8,000 CFA francs is paid for each birth and up to 45,000 CFA francs for clothing and other necessities in kind (layette) for a newborn baby.

Birth grant (Prime à la naissance, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Up to 50,000 CFA francs is paid for clothing and other necessities in kind (layette) for a newborn baby.

School allowance (Prime de rentrée scolaire, social insurance): 20,000 CFA francs a year is paid for each eligible child.

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

School allowance (Prime de rentrée scolaire, Gabonais Economiquement Faibles [GEF], social assistance, income tested): 5,000 CFA francs a year is paid for each eligible child.

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the social insurance program and collects contributions.

National Health Insurance and Social Guarantee Fund (<http://www.cnamgs.ga/>) administers the social assistance program.

Gambia

Exchange rate: US\$1.00 = 50 dalasi.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1973 (social insurance); and 1981 (provident fund), implemented in 1982.

Current law: 2015 (social security).

Type of program: Social insurance and provident fund system.

Coverage

Social insurance: Employed persons in quasi-government institutions.

Voluntary coverage for certain private-sector employees.

Exclusions: Self-employed persons and casual workers.

Special systems for certain civil servants and military personnel.

Provident fund: Private-sector employees.

Voluntary coverage for self-employed persons and citizens of Gambia working at diplomatic missions or for international organizations in Gambia.

Exclusions: Casual workers.

Special systems for certain civil servants and military personnel.

Source of Funds

Insured person

Social insurance: None.

Provident fund: 5% of monthly basic salary; none for persons aged 60 or older.

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

Self-employed person

Social insurance: Not applicable.

Provident fund: Pays a monthly contribution.

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

Employer

Social insurance: 15% of gross payroll; none for persons aged 60 or older.

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

Provident fund: 10% of monthly basic payroll.

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

Government

Social insurance: None; contributes as an employer.

Provident fund: None.

Qualifying Conditions

Old-age pension (Federated Pension Scheme [FPS], social insurance): Age 60 with at least 10 years of continuous contributions.

Early pension: Age 45 with at least 10 years of contributions.

Old-age settlement (Federated Pension Scheme [FPS], social insurance): Age 60 with at least five years of contributions but less than 10 years of continuous contributions.

Early settlement: At any age with at least five years of contributions if involuntarily unemployed or if resigning from work due to marriage (women).

Deferred settlement: The settlement may be deferred.

Old-age benefit (National Provident Fund [NPF], provident fund): Age 60. If voluntarily retired, aged 55 to 59 with at least five years of contributions and unemployed for three months; or aged 45 to 54 with at least five years of contributions and unemployed for six months.

Disability pension (Federated Pension Scheme [FPS], social insurance): Must be unable to work as a result of a physical or mental disability and have at least 10 years of contributions.

A medical board assesses the disability.

Disability settlement (Federated Pension Scheme [FPS], social insurance): Must be unable to work as a result of a physical or mental disability and have at least five years but less than 10 years of contributions.

A medical board assesses the disability.

Disability benefit (National Provident Fund [NPF], provident fund): Must be assessed with an incapacity for work as the result of a disability.

Partial disability: A reduced benefit is paid if the fund member is assessed with a temporary partial incapacity for work.

A medical board assesses the disability.

Survivor benefit (Federated Pension Scheme [FPS], social insurance): Paid to named survivors if the deceased was paying contributions at the time of death and had at least five years of contributions.

Survivor benefit (National Provident Fund [NPF], provident fund): Paid to named survivors when a fund member dies.

Old-Age Benefits

Old-age pension (Federated Pension Scheme [FPS], social insurance): 75% of total employer contributions is paid as an annuity; the remaining 25% is paid as a lump sum.

Early pension: The pension is reduced based on the age at retirement.

Old-age settlement (Federated Pension Scheme [FPS], social insurance): A lump sum of 25% of total employer contributions or 100% of the insured's annual earnings, whichever is greater, is paid.

Early settlement: A lump sum is paid.

Deferred settlement: Calculated in the same way as the old-age settlement.

Old-age benefit (National Provident Fund [NPF], provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid. A fund member may choose to receive part of his or her old-age benefit as an annuity.

85% of the benefit is paid if the fund member retires voluntarily at age 55 or older with at least five years of contributions and after three months of unemployment; 70% if aged 45 to 54 after six months of unemployment.

Permanent Disability Benefits

Disability pension (Federated Pension Scheme [FPS], social insurance): 75% of total employer contributions is paid as an annuity; the remaining 25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill.

Disability settlement (Federated Pension Scheme [FPS], social insurance): A lump sum is paid.

Disability benefit (National Provident Fund [NPF], provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Partial disability: A percentage of the full disability benefit is paid based on the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

Survivor Benefits

Survivor benefit (Federated Pension Scheme [FPS], social insurance): A lump sum of two times the deceased's annual earnings is split among named survivors based on proportions stated by the deceased.

Survivor benefit (National Provident Fund [NPF], provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Administrative Organization

Social Security and Housing Finance Corporation (<https://www.sshfc.gm/>) collects contributions and administers the social insurance and provident fund programs.

Sickness and Maternity

Regulatory Framework

First law: 1990 (labor act).

Current law: 2007 (labor act).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Note: A 2010 law extended cash maternity benefits to six months and introduced paid paternity leave of up to 10 working days. Further information is not available.

Coverage

Employed persons.

Exclusions: Self-employed persons, military, police, and correctional personnel, household workers, and family labor.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: There is no minimum qualifying period.

Cash maternity benefit: Must have at least two years of continuous employment with the same employer.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for a maximum period defined by collective agreements or Joint Industrial Council Agreements.

Maternity benefit: 100% of the employee's earnings is paid for six weeks before and six weeks after the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Department of Labour of the Ministry of Trade, Industry, Regional Integration and Employment provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1940 (workmen's compensation).

Current law: 1990 (industrial injuries compensation), implemented in 1996.

Type of program: Employer-liability system.

Coverage

Public- and private sector employees, including employees of local governments, apprentices, and vocational training students.

Exclusions: Self-employed persons, military personnel, casual and household workers, and family members living in the employer's home.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 1,500 dalasi.

Government: None; contributes as an employer.

Qualifying Conditions

Must have an incapacity for work due to a work-related injury or occupational disease lasting at least five consecutive days. Accidents that occur while commuting to and from work are covered. For an occupational disease, the employee must have developed a recognized disease in the 12 months after ceasing employment.

Temporary Disability Benefits

For a total disability, 60% of the employee's monthly covered earnings is paid for up to six months; may be extended for an additional six months.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Partial disability: A reduced benefit is paid (usually 60% of the difference between the employee's earnings before and after the disability began) until recovery or certification of permanent disability after 12 months.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, up to 900 dalasi is paid.

Constant-attendance allowance: 25% of the permanent disability pension is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 20% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability. For an assessed degree of disability of less than 20%, a lump sum is paid.

A medical board assesses the degree of disability.

Work injury benefits are paid in addition to the disability settlement (see Old Age, Disability, and Survivors).

Survivor Benefits

Survivor benefit: A lump sum of 120 months of the deceased's monthly covered earnings is paid to dependent survivors; a reduced benefit is paid to survivors who were partially dependent.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

Funeral grant: If there are no surviving dependents, burial expenses up to 1,000 dalasi are paid.

Administrative Organization

Department of Labour of the Ministry of Trade, Industry, Regional Integration, and Employment enforces the law.

Social Security and Housing Finance Corporation (<http://sshfc.gm/>) collects contributions and administers the program.

Unemployment

Regulatory Framework

The Labor Act of 2007 requires employers to provide severance pay to employees with contracts of unlimited duration dismissed for economic, organizational, climatic, or technical reasons, including mechanization or automation, or if the place of employment moves more than 40 kilometers and the employees decline offers of employment. The payment amount is six months of the employee's normal earnings.

Ghana

Exchange rate: US\$1.00 = 4.82 cedi.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1965 (provident fund), 1972 (social security), and 1991 (pensions).

Current law: 2008 (national pensions), implemented in 2010.

Type of program: Social insurance and mandatory occupational pension system.

Coverage

Employed persons, including public-sector employees not covered by a special system.

Voluntary coverage for self-employed persons and previously insured unemployed persons.

Special systems for military personnel and high-ranking government officials.

Source of Funds

Insured person: 5.5% of gross monthly covered earnings; 18.5% of monthly covered declared income for the voluntarily insured.

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

The national monthly minimum wage is 287.55 cedi.

The maximum monthly earnings used to calculate contributions are 25,000 cedi.

Of the combined insured person and employer contributions, 11% of earnings finances the social insurance benefits under Old Age, Disability and Survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.

Self-employed person: 18.5% of monthly covered declared income.

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

The national monthly minimum wage is 287.55 cedi.

The maximum monthly earnings used to calculate contributions are 25,000 cedi.

Of the total self-employed person's contributions, 11% of earnings finances the social insurance benefits under Old Age, Disability and Survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.

Employer: 13% of gross monthly covered payroll.

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

The national monthly minimum wage is 287.55 cedi.

The maximum monthly earnings used to calculate contributions are 25,000 cedi.

Of the combined insured person and employer contributions, 11% of earnings finances the social insurance benefits under Old Age, Disability and Survivors; 5% finances mandatory occupational pensions; and 2.5% finances medical benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (age 55 if working under hazardous conditions) with at least 180 months of contributions.

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

The old-age pension is not payable abroad.

Old-age grant (social insurance): Age 60 (age 55 if working under hazardous conditions) with less than 180 months of contributions.

Old-age benefit (mandatory occupational pension): Age 60 (age 55 if working under hazardous conditions).

Early benefit: Age 50 and unemployed or self-employed; at any age if permanently emigrating or retired before age 50 according to the terms and conditions of employment.

Disability pension (Invalidity Pension, social insurance): Must be assessed with a permanent physical or mental incapacity for any gainful employment and have at least 12 months of contributions in the 36 months before the disability began.

The disability must be assessed by a qualified and recognized medical officer and certified by a regional medical board that includes a Social Security and National Insurance Trust medical officer.

The disability pension is not payable abroad.

Disability benefit (mandatory occupational pension): Must be assessed with a total or permanent disability.

Survivor grant (Survivor's Benefit, social insurance): Paid to named survivors if the deceased was younger than age 75 at the time of death.

Eligible survivors include a widow(er), orphans, parents, and certain other family members named by the deceased. The survivors must have been partially or fully dependent on the deceased.

The survivor grant is not payable abroad.

Survivor benefit (mandatory occupational pension):

Paid if the insured dies before reaching the normal retirement age.

Eligible survivors are named by the deceased; if there are no named beneficiaries, eligible survivors include persons specified in the rules of the scheme.

The survivor benefit is not payable abroad.

Old-Age Benefits

Old-age pension (social insurance): 37.5% of the insured's average annual earnings in the three highest years of earnings plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months is paid.

The minimum monthly old-age pension is 300 cedi.

The maximum annual old-age pension is 60% of the insured's average annual earnings in the highest three years of earnings.

Early pension: From 60% (age 55) to 90% (age 59) of the old-age pension is paid.

Benefit adjustment: Benefits are reviewed annually and may be adjusted based on the average increase in the wages of the contributors to the program.

Old-age grant (social insurance): A lump sum of total employee contributions plus accrued interest is paid.

The interest rate is set at 75% of the 91-day Treasury bill rate.

The 91-day Treasury bill rate is 14.7438% (as of July 1, 2019).

Old-age benefit (mandatory occupational pension): A lump sum of total employee and employer contributions plus accrued interest is paid.

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

Permanent Disability Benefits

Disability pension (Invalidity Pension, social insurance): 37.5% of the insured's average annual earnings in the three highest years of earnings plus 0.09375% of average annual earnings for each month of contributions exceeding 180 months is paid.

The minimum monthly disability pension is 300 cedi.

The maximum annual disability pension is 60% of the insured's average annual earnings in the highest three years of earnings.

Benefit adjustment: Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the program.

Disability benefit (mandatory occupational pension): A lump sum of total employee and employer contributions plus accrued interest is paid.

Survivor Benefits

Survivor grant (Survivor's Benefit, social insurance): If the deceased was receiving an old-age or disability pension at the time of death, the benefit is a lump sum of the present value of the pension that would have been paid from the date of death until age 75. If the deceased was not a pensioner, a lump sum of the present value of 15 years of the pension is paid.

The present value of the pension is calculated using the 91-day Treasury bill interest rate or 10%, whichever is lower.

The 91-day Treasury bill rate is 14.7438% (as of July 1, 2019).

Survivor benefit (mandatory occupational pension): A lump sum of total employee and employer contributions plus accrued interest is paid.

Administrative Organization

National Pensions Regulatory Authority (<http://www.npra.gov.gh/>) provides general supervision.

Social Security and National Insurance Trust (<https://www.ssnit.org.gh/>) administers the social insurance program through a tripartite management board and collects contributions.

Private trustees approved by the National Pensions Regulatory Authority, with the assistance of registered pension fund managers and custodians, administer the mandatory occupational pension program and collect contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1965 (provident fund), 1967 (labor code), and 2003 (health insurance).

Current laws: 2003 (labor code) and 2012 (health insurance).

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

Coverage

Social insurance (medical benefits): Residents of Ghana. Exclusions: Military and police personnel.

Employer liability (cash maternity benefit): Employed persons, including public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special systems for certain civil servants, military, police, and correctional personnel.

Source of Funds

Insured person

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors; none for pensioners and persons aged 70 or older.

Employer liability (cash maternity benefit): None.

Self-employed person

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors. If the insured is not covered by social insurance under Old Age, Disability, and Survivors, an annual premium of 7.20 to 48 cedi.

Employer liability (cash maternity benefit): Not applicable.

Employer

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash maternity benefits): The total cost.

Government

Social insurance (medical benefits): Subsidizes the cost of benefits for certain groups of insured persons, such as pregnant women, older persons, social assistance beneficiaries, persons with disabilities, and children younger than age 18 if both parents have paid the annual premium; additional financing from a 2.5% value added tax on general goods and services.

Employer liability (cash maternity benefit): None; contributes as an employer.

Qualifying Conditions

Cash maternity benefit (employer liability): There is no minimum qualifying period. Must provide a medical certificate.

Medical benefits (social insurance): There is no minimum qualifying period. If the insured loses and then regains coverage, there is one-month waiting period before benefits can be claimed again.

Sickness and Maternity Benefits

Maternity benefit (employer liability): 100% of the employee's daily earnings is paid for 12 weeks; 14 weeks for multiple births or serious complications. The employee is also entitled to up to one hour a day for nursing breaks.

Workers' Medical Benefits

The National Health Insurance program provides a range of healthcare services free of charge, including inpatient and outpatient services, emergency care, eye treatment, and dental and maternity care. The program does not cover costs for rehabilitation (other than physiotherapy), prostheses, certain surgeries (including organ transplants

and cosmetic surgeries), antiretroviral treatment for HIV, dialysis, and cancer treatment (other than cervical or breast cancer).

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security and National Insurance Trust (<https://www.ssniit.org.gh/>) collects contributions for the social insurance program and transfers them to the National Health Insurance Authority (<http://nhis.gov.gh/nhia.aspx/>).

Ministry of Employment and Labour Relations (<http://www.melr.gov.gh/>) provides general supervision of the employer-liability program.

Employers pay cash maternity benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1940.

Current law: 1987 (workmen's compensation).

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

Coverage

Employed persons.

Exclusions: Self-employed persons, military personnel, casual workers, family labor, and agricultural employees working in firms with fewer than five workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are covered for certain occupations, according to a schedule in law. For occupational diseases, the incapacity or death must have occurred during employment or within 12 months after ceasing employment.

Temporary Disability Benefits

The difference between the employee's earnings before the incapacity began and his or her actual or potential earnings after the incapacity began is paid. The benefit is paid after a five-day waiting period for up to 24 months; may be extended for up to six months.

The benefit may be paid periodically, as a lump sum, or as a combination of both, depending on the degree and estimated duration of the disability.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, a lump sum of 96 months of the employee's earnings before the disability began is paid.

Constant-attendance supplement: 25% of the permanent disability benefit is paid if the insured 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 based on the assessed degree of disability and a schedule in law.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care and the cost of medicine and appliances up to specified amounts.

Survivor Benefits

Survivor benefit: A lump sum of 60 months of the employee's earnings when the work injury occurred or occupational disease began is paid, minus the value of any

disability benefits paid for the same work injury or occupational disease before the deceased's death.

The benefit is paid to the employee's dependents as determined by a court; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no dependents, the employer pays the total cost of the funeral; if there are dependents, the employer pays for the cost of the funeral, up to a maximum.

Administrative Organization

Ministry of Employment and Labour Relations (<http://www.melr.gov.gh/>) enforces the law.

Individual employers insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors.

Unemployment

Regulatory Framework

Under the 2003 Labour Act, the employer pays any remuneration earned by the worker before termination, any deferred pay due to the worker before termination, and any compensation due to the worker related to a sickness or an accident.

Guinea

Exchange rate: US\$1.00 = 9,076 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960 (social security).

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers and certain public-sector employees; apprentices; interns; and students in technical schools.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 2.5% of monthly covered earnings.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 55, 60, or 65, depending on the profession, with at least 15 years of paid contributions.

Employment must cease.

Early pension (Pension de vieillesse par anticipation): Age 50 with at least 15 years of paid contributions.

Disability pensioners are ineligible for the early old-age pension.

The old-age pension is not payable abroad.

Old-age allowance (Allocation de vieillesse): Age 55, 60, or 65, depending on the profession, with at least 12 months of paid or credited contributions but less than 15 years of paid contributions.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

The old-age allowance is not payable abroad.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% loss of earning capacity, and have at least five years of paid contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident).

Constant-attendance allowance (Majoration pour assistance constante d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability (Invalidité partielle): Must be assessed with a loss of earning capacity of at least 15% but less than 66.7%.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance allowance.

The disability pension is not payable abroad.

Survivor pension (Pension de survivant): Paid if the deceased received an old-age or disability pension or had at least 15 years of paid or credited contributions at the time of death.

Eligible survivors include widow(er)s married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

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

The survivor pension is not payable abroad.

Funeral grant (Capital décès): Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

The funeral grant is not payable abroad.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 2% of the insured's average monthly covered earnings in the last 10 years multiplied by the number of years of paid or credited contributions is paid for up to 30 years.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

Early pension (Pension de vieillesse par anticipation): The pension is reduced by 5% to 10% for each year that the pension is claimed before the normal retirement age.

Schedule of payments: The old-age pension is paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Old-age allowance (Allocation de vieillesse): A lump sum of the insured's average monthly covered earnings in the last 10 years multiplied by the number of years of paid or credited contributions is paid.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 100% of the insured's average monthly covered earnings in the last 12 months before the disability began (in the period of covered employment if less than 12 months) is paid.

Constant-attendance allowance (Majoration pour assistance constante d'une tierce personne): 20% of the disability pension is paid.

Partial disability (Invalidité partielle): 40% of the insured's average annual covered earnings is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension (Pension de veuve/veuf): 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(er), the pension is split equally.

Orphan's pension (Pension d'orphelin): 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 20% for each full orphan.

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

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Funeral grant (Capital décès): A lump sum of three months of the deceased's monthly covered earnings is paid.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1960 (social security).

Current laws: 1994 (social security) and 2014 (labor code).

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

Coverage

Social insurance: Employed persons, including agricultural, household workers and certain public-sector workers.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special system for civil servants (medical benefits only).

Employer liability: Employed persons.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance: 2.5% of monthly covered earnings (cash sickness and medical benefits). See Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 4% of monthly covered payroll (cash sickness and medical benefits). See sources of funds under Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for public-sector employees who are not civil servants.

Employer liability: None.

Qualifying Conditions

Cash sickness benefit (Prestation de maladie) and medical benefits (social insurance): Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

Cash maternity benefit (social insurance): Must be in covered employment for at least nine months before the childbirth.

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

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, social insurance): 50% of the insured's average daily covered earnings in the three months before the leave begins is paid after an eight-day waiting period for up to 13 weeks (up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months and up to one year for long-term illnesses).

Maternity benefit (Prestation de maternité, social insurance): 50% of the insured's average monthly covered

earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

Maternity benefit (Prestation de maternité, employer liability): 50% of the employee's average monthly covered earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

Workers' Medical Benefits

Medical benefits (social insurance): Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical services. Benefits include general, maternity, and specialist care; surgery; dental care; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The insured pays 30% of the cost of medicine and does not pay for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

Medical benefits (employer liability): Benefits include maternity care.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Eligible dependents include the spouse and children younger than age 17 (age 21 if a student or disabled).

Medical benefits (employer liability): No information available.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the social insurance program and collects contributions.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers and certain public-sector employees; apprentices, interns, and students in technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière en cas d'incapacité temporaire de travail): 50% of the insured's average daily covered earnings in the month before the disability began is paid for the first 28 days of incapacity; thereafter, 66.7% of the average daily covered earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

Schedule of payments: The temporary disability benefit is paid monthly.

Permanent Disability Benefits

Permanent disability pension (Pension d'incapacité permanente totale): If assessed with a total disability, 70% of the insured's average monthly covered earnings in the 12 months before the disability began is paid.

Partial disability (Incapacité partielle): If the assessed degree of disability is at least 15% but less than a total disability, a percentage of the full pension is paid based on the

assessed degree of disability; with an assessed degree of disability from 1% to 14%, a lump sum is paid.

Schedule of payments: The permanent disability pension is paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, prostheses, functional and vocational rehabilitation, and transportation.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension (Pension de veuve/veuf): 30% of the deceased's average monthly covered earnings in the 12 months before death is paid to the widow(er). If there is more than one eligible widow, the pension is split equally.

The widow(er) must have been married to the deceased for at least one year before the work injury occurred.

The spouse's pension ceases upon remarriage or cohabitation.

Remarriage settlement (Allocation de remariage): A lump sum of three years of the spouse's pension is paid upon remarriage or cohabitation.

Orphan's pension (Pension d'orphelin): 15% of the deceased's average monthly covered earnings in the 12 months before death is paid for each of the first two orphans younger than age 17 (age 21 if a student); 10% for each additional orphan; 20% for each full orphan.

Dependent parent's pension (Pension d'ascendant): 10% of the deceased's average monthly covered earnings in the 12 months before death is paid to each surviving dependent parent or grandparent.

The maximum combined dependent parent's pension is 20% of the deceased's average monthly covered earnings in the 12 months before death.

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

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Funeral grant (Allocation de frais funéraires): A lump sum of three months of the deceased's monthly covered earnings is paid.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the program.

Unemployment

Regulatory Framework

Under the labor code (2014), employers are required to provide six months of an employee's salary as severance pay in the case of unfair dismissal.

Family Allowances

Regulatory Framework

First law: 1956 (family benefits fund).

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed residents of Guinea, including agricultural and household workers and certain public-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Paid to the primary caregiver of children younger than age 17. The caregiver must have at least three months of covered employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

Family Allowance Benefits

3,000 francs a month is paid for each eligible child, up to 10 children.

Schedule of payments: The family allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the program and collects contributions.

Guinea-Bissau

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1954 (civil servants) and 1960 (social insurance for workers in industry and commerce).

Current laws: 1986 (social insurance) and 2007 (social insurance framework).

Type of program: Social insurance system.

Coverage

Private-sector employees, including temporary workers, apprentices, certain foreign nationals working in Guinea-Bissau; and self-employed persons (voluntary coverage for the funeral grant).

Voluntary coverage for persons who previously had mandatory coverage and for certain foreign nationals temporarily working in Guinea-Bissau.

Special systems for civil servants and public-sector employees.

Source of Funds

Insured person: 8% of gross monthly earnings.

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

The insured person's contributions also finance cash sickness and medical benefits.

Self-employed person: 5% to 10% of monthly declared earnings, depending on the level of coverage.

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

The self-employed can choose to pay an additional contribution to finance the funeral grant and medical benefits.

Employer: 14% of gross monthly payroll.

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

The employer's contributions also finance cash sickness and medical benefits.

Government: Provides subsidies as needed.

Qualifying Conditions

Old-age pension (Pensão de Velhice): Age 60 with at least 10 years of contributions.

Employment may continue under certain conditions.

Old-age settlement: Age 60 with less than 10 years of contributions.

Disability pension (Pensão de Invalidez): Must be younger than the normal retirement age, be assessed with a loss of earning capacity of at least 50%, and have at least 10 years of contributions.

A medical board assesses the loss of earning capacity.

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

Disability settlement: Must be younger than the normal retirement age, be assessed with a loss of earning capacity of at least 50%, and have less than 10 years of contributions.

Survivor pension (Pensão de Sobrevivência): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) aged 60 or older (no age limit if unemployed, caring for eligible children, or assessed with a loss of earning capacity of at least 25%); and orphans younger than age 18 (age 25 if a student; no limit if disabled).

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

Survivor settlement: The deceased did not meet the contribution requirements for an old-age or disability pension.

Eligible survivors include a widow(er) aged 60 or older (no age limit if assessed with a loss of earning capacity of at least 25%), and orphans younger than age 18 (age 25 if a student; no limit if disabled).

Funeral grant (Subsídio do Funeral): Paid when an insured person or a pensioner dies. The benefit is paid to a spouse, a child, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension (Pensão de Velhice): 2% of the insured's average monthly earnings multiplied by the number of years of contributions is paid.

Average monthly earnings are the insured's average annual earnings in the highest two years of earnings in the five years before retirement divided by 24.

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

Old-age settlement: A lump sum of the total employee and employer contributions allocated to finance old-age, disability, and survivor benefits is paid.

Permanent Disability Benefits

Disability benefit (Pensão de Invalidez): 2% of the insured's average monthly earnings multiplied by the number of years of contributions is paid.

Average monthly earnings are the insured's average annual earnings in the highest two years of earnings in the five years before retirement divided by 24.

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

Disability settlement: A lump sum of the total employee and employer contributions allocated to finance old-age, disability, and survivor benefits is paid.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência)

Spouse's pension: 50% of the old-age pension the deceased received or was entitled to receive is paid for life if the widow(er) is aged 60 or older, disabled, or raising a child; for 12 months if the widow(er) is younger than age 60 and is unemployed; for six months if younger than age 60 and employed.

Orphan's pension: 20% of the old-age pension the deceased received or was entitled to receive is paid to one eligible orphan; 30% for two orphans; 40% for three orphans; or 50% for four or more orphans.

Survivor settlement: A lump sum of the total employee and employer contributions allocated to finance old-age, disability, and survivor benefits is paid.

Funeral grant (Subsídio do Funeral): A lump sum of up to 100,000 CFA francs is paid, depending on the deceased's contribution record at the time of death.

Administrative Organization

Ministry of Labor and Public Administration provides general oversight.

National Institute of Social Security (<http://www.inpsgb.com/>) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1954 (civil servants) and 1960 (social insurance for workers in industry and commerce).

Current laws: 1986 (social insurance) and 2007 (social insurance framework).

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

Coverage

Social insurance (cash sickness and medical benefits):

Private-sector employees, including temporary workers, apprentices, and certain foreign nationals working in Guinea-Bissau.

Voluntary coverage for self-employed persons, persons who previously had mandatory coverage, and certain foreign nationals temporarily working in Guinea-Bissau.

Special systems for civil servants and public-sector employees.

Employer liability (cash maternity benefit): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for public-sector employees.

Source of Funds

Insured person

Social insurance (cash sickness and medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash maternity benefit): None.

Self-employed person

Social insurance (cash sickness and medical benefits): A contribution is paid.

Employer liability (cash maternity benefit): Not applicable.

Employer

Social insurance (cash sickness and medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash maternity benefit): The total cost.

Government

Social insurance (cash sickness and medical benefits): Provides subsidies as needed; contributes as employer.

Employer liability (cash maternity benefit): None.

Qualifying Conditions

Cash sickness benefit (Subsídio de Doença, social insurance): There is no minimum qualifying period. Must provide a medical certificate.

Cash maternity benefit (employer liability): There is no minimum qualifying period. Must provide a medical certificate.

Medical benefits (Assistência médica e medicamentosa, social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Subsídio de Doença, social insurance): 100% of the insured's earnings is paid for up to 960 days.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 60 days, including at least 30 days after childbirth.

Workers' Medical Benefits

Medical benefits (Assistência médica e medicamentosa, social insurance): Benefits include inpatient and outpatient services, emergency care, maternity care, and rehabilitation services.

Cost sharing: A copayment may be required for certain services.

Dependents' Medical Benefits

Medical benefits (Assistência médica e medicamentosa, social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Public Administration provides general oversight.

National Institute of Social Security (<http://www.inpsgb.com/>) administers the social insurance program and collects contributions.

Employers pay cash maternity benefits directly to employees.

Hospitals, private clinics, and other medical facilities under contract with the National Institute of Social Security provide medical services.

Work Injury

Regulatory Framework

First and current laws: 1980 (work injury insurance) and 1980 (work injury regulations).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary workers, apprentices, certain agricultural workers, and foreign nationals working in Guinea-Bissau; and certain self-employed persons.

Voluntary coverage for self-employed persons without mandatory coverage.

Source of Funds

Insured person: None.

Self-employed person: 2% to 10% of monthly payroll, depending on the assessed degree of risk.

Employer: 2% to 10% of monthly payroll, depending on the assessed degree of risk.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while traveling to and from work are covered. Must provide a medical certificate from a recognized medical practitioner.

Temporary Disability Benefits

Temporary disability benefit (Indemnização por Incapacidade Temporária): 40% of the insured's average daily earnings is paid for the first 14 days of incapacity; thereafter, 70%.

If the insured person is hospitalized and there are no dependents, 40% of the insured's average daily earnings is paid; if the insured has dependents, 70% of earnings is paid from the eighth day of incapacity.

Permanent Disability Benefits

Permanent disability pension (Prestações por Incapacidade Permanente): For a total (100%) disability, 70% of the insured's normal earnings is paid.

Constant-attendance allowance: 25% of the permanent disability pension is paid if the insured 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 based on the assessed degree of disability.

A medical practitioner periodically reviews the degree of disability.

Workers' Medical Benefits

Medical and rehabilitation services are provided.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the full permanent disability pension the deceased received or was entitled to receive is paid to a widow or to a widower aged 65 or older (at any age if disabled). If there is more than one widow, the pension is split equally.

Orphan's pension: 15% of the full permanent disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 19 (age 24 if a full-time student, no limit if disabled); 45% for a full orphan.

Dependent parent's pension: If there is no eligible widow(er) or orphan, 10% of the full permanent disability

pension the deceased received or was entitled to receive is paid to a dependent parent or sibling, up to 30%.

The maximum combined survivor pension is 100% of the full permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of 100,000 CFA francs is paid to an eligible survivor or the person who paid for the funeral.

Benefit adjustment: The funeral grant is adjusted periodically based on economic indicators.

Administrative Organization

National Institute of Social Security (<http://www.inpsgb.com/>) administers the program and collects contributions.

Kenya

Exchange rate: US\$1.00 = 101.80 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1965 (social security) and 2010 (constitution).

Current laws: 2010 (constitution); and 2013 (mandatory individual account and provident fund), implemented in 2014.

Type of program: Universal, mandatory individual account, and provident fund system.

Note: The 2013 National Social Security Fund Act replaced the old provident fund program with individual accounts (collectively called the pension fund) that are mandatory for all employed persons aged 18 to 60 and a new provident fund program. Members of the old provident fund program were automatically enrolled in the mandatory individual account program but may receive benefits from both the old and new programs.

Coverage

Universal: Citizens of Kenya.

Mandatory individual account: Public- and private-sector employees working in firms with at least one employee.

Voluntary coverage for self-employed persons.

Provident fund: Self-employed persons, retired persons older than age 60, and persons who do not qualify for the mandatory individual account.

Voluntary coverage for employed persons.

Special system for public-sector employees.

Source of Funds

Note: The 2013 law introducing the mandatory individual account and new provident fund system increased contribution rates and diverted contributions into two tiers: Tier 1 contributions to the National Social Security Fund (NSSF) and Tier 2 contributions to either the NSSF or a registered private pension plan. However, a 2014 court ruling delayed the implementation of this increase. The rates below are for both tiers combined.

Insured person

Universal: None.

Mandatory individual account and provident fund: 5% of monthly covered earnings. The voluntarily insured pay at least 100 shillings a month. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

Self-employed person

Universal: None.

Mandatory individual account and provident fund: 5% of monthly covered earnings. The voluntarily insured pay at least 100 shillings a month. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

Employer

Universal: None.

Mandatory individual account and provident fund: 5% of monthly covered payroll.

The maximum monthly earnings used to calculate mandatory contributions are 4,000 shillings.

Government

Universal: The total cost.

Mandatory individual account and provident fund: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Inua Jamii 70+ programme, universal): Age 70 and not receiving any other pension.

Old-age benefit (Retirement Pension, mandatory individual account): Age 60.

Early old-age benefit: Age 50.

Employment must cease.

Old-age benefit (Age Benefit, provident fund): Age 50.

Employment must cease.

Emigration benefit (mandatory individual account and provident fund): Paid if a member emigrates to a country that does not have a reciprocal agreement with Kenya.

Disability pension (Invalidity Pension, mandatory individual account): Must be assessed with a total permanent physical or mental incapacity and have at least 36 months of contributions before the disability began.

A medical board appointed by the National Social Security Board assesses the disability.

Disability settlement (mandatory individual account): Must be assessed with a total permanent physical or mental incapacity and not meet the contribution requirements for the disability pension.

A medical board appointed by the National Social Security Board assesses the disability.

Disability benefit (Invalidity Benefit, provident fund): Must be assessed with a total permanent physical or mental incapacity, or be unable to work as the result of a partial disability.

A medical board appointed by the National Social Security Board assesses the disability.

Survivor pension (Survivor's Pension, mandatory individual account): Paid if the deceased had at least 36 months of contributions and was contributing at the time of death.

Eligible survivors include persons named by the deceased. If there are no named survivors, survivors include (in order of priority) a dependent widow(er), orphans, parents, and siblings.

Survivor settlement (mandatory individual account): The deceased had less than 36 months of contributions.

Eligible survivors include persons named by the deceased. If there are no named survivors, survivors include (in order of priority) a dependent widow(er), orphans, parents, and siblings.

Survivor benefit (provident fund): Paid to named beneficiaries or dependent family members if a fund member dies before withdrawing his or her full account balance.

Funeral grant (mandatory individual account): Must have at least six months of contributions.

Eligible survivors include a widow(er) or, in the absence of a widow(er), the father, mother, brother, sister, or the person who paid for the funeral.

Old-Age Benefits

Old-age pension (Inua Jamii 70+ programme, universal): 2,000 shillings a month is paid.

Schedule of payments: The pension is paid every two months.

Old-age benefit (Retirement Pension, mandatory individual account): The insured has three payment options: purchase a life annuity from a registered insurer, take a partial lump sum (all of Tier 1 and a maximum of one third of Tier 2) and purchase an annuity with the remaining balance, or take a partial lump sum (all of Tier 1 and a maximum of one third of Tier 2) and receive the remaining balance as periodic payments.

Early old-age benefit: A benefit is paid.

Old-age benefit (Age Benefit, provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Emigration benefit (mandatory individual account and provident fund): A lump sum of total employee and employer contributions without accrued interest is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension, mandatory individual account): The monthly pension is based on the combined value of the insured's Tier 1 and Tier 2 accounts plus the insured's last monthly contributions to Tier 1 multiplied by the number of months of potential employment between the date the disability began and the normal retirement age, or 90 months, whichever is lower.

Disability settlement (mandatory individual account): A lump sum of total employee and employer contributions plus accrued interest is paid.

Disability benefit (Invalidity Benefit, provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Survivor Benefits

Survivor pension (Survivor's Pension, mandatory individual account): The monthly pension is based on the combined value of the deceased's Tier 1 and Tier 2 accounts plus the deceased's last contributions to Tier 1 multiplied by the number of months of potential employment between the date of death and the retirement age, or 90 months, whichever is lower.

Survivor settlement (mandatory individual account): A lump sum of total employee and employer contributions plus accrued interest is paid.

Survivor benefit (provident fund): A lump sum of total employee and employer contributions plus accrued interest is paid.

Funeral grant (mandatory individual account): A lump sum of 2,500 shillings is paid.

Administrative Organization

National Social Security Fund Board of Trustees directs and manages the National Social Security Fund.

Ministry of Labour and Social Protection (<http://www.socialprotection.go.ke/>) administers the universal program.

National Social Security Fund (<http://www.nssf.or.ke/>) administers the mandatory individual account and provident fund programs.

Sickness and Maternity

Regulatory Framework

First laws: 1966 (hospital insurance) and 1976 (employment act).

Current laws: 1998 (hospital insurance) and 2007 (employment act).

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

Note: Under the Linda Mama Boresha Jamii program, pregnant women may receive a limited package of health care services free of charge.

Coverage

Social insurance: Employed and self-employed persons, including public-sector employees, with monthly earnings of at least 1,000 shillings.

Voluntary coverage for employed persons in the formal sector with monthly earnings of less than 1,000 shillings, pensioners, unemployed persons, and informal-sector workers.

Employer liability: Employed persons.

Exclusions: Self-employed persons, National Youth Service employees, family labor, and police and armed forces personnel.

Source of Funds

Insured person

Social insurance (medical benefits): A flat-rate contribution of 150 shillings to 1,700 shillings, depending on the insured's gross monthly income. The voluntarily insured pay a flat-rate contribution of 500 shillings a month.

Employer liability (cash benefits): None.

Self-employed person

Social insurance (medical benefits): At least 30 shillings a month.

There are no maximum earnings used to calculate contributions.

The voluntarily insured pay a flat-rate contribution of 500 shillings a month.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Social insurance (medical benefits): None; the total cost of certain sponsored health programs.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least two months of continuous employment with the same employer and provide a medical certificate issued by a registered medical practitioner.

Cash maternity and paternity benefits (employer liability): There is no minimum qualifying period. Must give at least seven days written notice of intention to take leave on

a specific date and to return to work thereafter. A medical certificate may be required.

Medical benefits (social insurance): There is no minimum qualifying period; the voluntarily insured must have at least 60 days of contributions.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's daily earnings is paid for the first seven days; thereafter, 50% of the employee's daily earnings is paid for seven days for every 12 consecutive months of employment.

Maternity benefit (employer liability): 100% of the employee's daily earnings is paid for three months.

Paternity benefit (employer liability): 100% of the employee's daily earnings is paid for two weeks.

Workers' Medical Benefits

Benefits are provided for up to 180 days a year; may be extended for extreme hardship.

Cost sharing: Inpatient hospital and medical treatment for insured persons and their dependents is reimbursed up to 720,000 shillings a year, according to a schedule in law. The amount varies based on three categories of hospitals accredited by the NHIF: free care at government hospitals; copayments of up to 130,000 shillings at certain private and faith-based hospitals for treatment requiring surgery; and unlimited copayments at all other private hospitals.

Accredited government and certain private and faith-based hospitals provide comprehensive maternity care to members of the National Hospital Insurance Fund (NHIF) and their dependents.

Medical services provided abroad are reimbursed at 1,750 shillings a day.

Government hospitals provide free care for certain illnesses, including tuberculosis, HIV/AIDS, and other sexually transmitted diseases.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour and Social Protection (<http://www.socialprotection.go.ke/>) provides general supervision of the employer-liability program.

Ministry of Health (<http://www.health.go.ke/>), through a board of directors, provides general supervision of medical benefits.

National Hospital Insurance Fund (<http://www.nhif.or.ke/healthinsurance/>) administers medical benefits.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 2007 (work injury) and 2007 (employment).

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

Coverage

Private-sector employees and public-sector employees not covered by a special system.

Exclusions: Self-employed persons, casual workers, and family labor.

Special system for civil servants, military, police, and correctional personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law.

Temporary Disability Benefits

100% of the insured's daily earnings is paid after a three-day waiting period; if the incapacity lasts for more than three days, the benefit is paid retroactively for up to 12 months.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Ministry of Labour and Social Protection.

Permanent Disability Benefits

For a total disability, a lump sum of 96 times the employee's last monthly earnings is paid, up to a maximum.

Partial disability: For a partial disability, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

Benefit adjustment: Benefits are adjusted periodically by the Ministry of Labour and Social Protection.

Survivor Benefits

Survivor benefit: A benefit is paid.

Eligible survivors include a widow(er), unmarried orphans younger than age 18, parents, siblings, and certain other dependents. The survivors must have been fully dependent on the deceased.

Funeral grant: A lump sum is paid to cover the cost of the funeral, up to a maximum.

Benefit adjustment: Benefits are adjusted periodically by the Ministry of Labour and Social Protection.

Administrative Organization

Ministry of Labour and Social Protection (<http://www.socialprotection.go.ke/>) enforces the law and approves the benefit amounts.

Employers insure work injury liability through private carriers or provide benefits directly to employees or dependent survivors.

Unemployment

Regulatory Framework

The 2007 Employment Act requires employers to provide severance pay in case of redundancy to dismissed employees with at least one year of service. The payment amount is at least 15 days of the employee's earnings for each year of service.

Lesotho

Exchange rate: US\$1.00 =
14.35 South African rand/maloti.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1983 (pensions).

Current law: 2005 (pensions).

Type of program: Universal system.

Coverage

Resident citizens of Lesotho.

Special systems for judges, members of parliament, and certain civil servants.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Age 70 and not receiving any other public pension.

Survivor pension: The deceased received or was entitled to receive an old-age pension.

Eligible survivors include a widow, a dependent widower, and orphans younger than age 18.

Old-Age Benefits

Old-age pension: 700 maloti a month is paid.

Survivor Benefits

Survivor pension: 100% of the old-age pension the deceased received or was entitled to receive is split equally among eligible survivors.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.ls/>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1992 (labor code).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: Limited medical services are provided in government health centers and public hospitals.

Coverage

Universal (medical benefits): Citizens of Lesotho.

Employer liability (cash benefits): Private-sector employees.

Exclusions: Self-employed persons and apprentices.

Special systems for public-sector employees and military and police personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost (provides benefits directly to employees).

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least six months of continuous employment with the same employer and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least one year of continuous employment with the same employer and provide medical certificates indicating the expected and actual dates of childbirth.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's normal earnings is paid for up to 12 days in the first 12 months of incapacity; 50% for up to 24 days in each subsequent 12-month period of continuous employment.

Maternity benefit (employer liability): Up to 100% of the employee's normal earnings is paid for 12 weeks (six weeks for workers in the garment and private security sector), for up to two children (no limit for workers in the private security sector).

Workers' Medical Benefits

Government clinics and hospitals provide free primary health care to the population.

A minimum package of health care services, including emergency care, inpatient treatments, vaccinations, and maternity care may be provided at public health centers and certain other facilities administered by religious organizations.

Dependents' Medical Benefits

Limited benefits, including free primary health care, are provided to the general population (see Workers' Medical Benefits).

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.gov.ls/>) provides general supervision of cash benefits.

Employers pay benefits directly to employees.

Ministry of Health provides general supervision and coordination of medical benefits.

Work Injury

Regulatory Framework

First and current law: 1977 (worker's compensation).

Type of program: Employer-liability system through a private carrier.

Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons, household workers, family labor, home-based workers, and farmers and foresters.

Special system for judges; members of parliament; certain civil servants; and military, police, and correctional personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: A percentage of gross monthly payroll according to the terms of an agreement, contract, industry-wide mandate, or ministerial directive.

Government: None; contributes as an employer.

Qualifying Conditions

Must have an incapacity for work lasting at least three days. 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

75% of the employee's monthly earnings is paid.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of up to 267,200 maloti is paid.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital treatment, skilled nursing, and medicine, up to 33,400 maloti; the maintenance, repair, and renewal of prosthetic devices or any other artificial appliances, up to 16,700 maloti; and transportation costs, up to 5,010 maloti.

Survivor Benefits

Survivor benefit: A lump sum of up to 240,500 maloti is split among eligible survivors.

Eligible survivors include a widow or dependent widower, orphans younger than age 18 or disabled, and dependent siblings and parents.

Death grant: A lump sum of 16,700 maloti is paid.

Administrative Organization

Ministry of Labour and Employment (<http://www.labour.gov.ls/>) provides general supervision.

Unemployment

Regulatory Framework

The 1992 labor code requires employers to provide severance pay in cases of dismissal to employees with at least one year of continuous service with the same employer. The employer pays two weeks of the employee's wages (at the rate payable at the time the contract is terminated) for each completed year of continuous service with the employer. The employer can make the severance payment immediately or delay it for up to 12 months.

Liberia

Exchange rate: US\$1.00 =
156.71 Liberian dollars (L\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1975 (social security).

Current law: 2017 (social security).

Type of program: Social insurance system.

Note: A social assistance program that will provide old-age and disability benefits has not yet been implemented.

Coverage

Private-sector employees and civil servants, including senior government and court employees, local government employees, and police personnel.

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

Exclusions: Casual workers, family labor, household workers, military personnel, and persons employed on any type of boat.

Source of Funds

Insured person: 4% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are L\$50.

Self-employed person: 7% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are L\$50.

Employer: 4% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are L\$50.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Retirement Pension): Age 60 with at least 144 months of contributions (100 months of contributions if born before 1980).

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

Old-age settlement (Retirement Grant): Age 60 with at least 12 months of contributions but does not meet the contribution requirement for an old-age pension.

Disability pension (Invalidity Pension): Must be assessed with a permanent incapacity for work and have at least 50 months of contributions in the 60 months before the disability began.

Disability settlement (Invalidity Grant): Must be assessed with a permanent incapacity for work, have at least 12 months of contributions, and not meet the contribution requirement for a disability pension.

Survivor settlement (Survivor's Lump Sum Benefit): The deceased received or was entitled to receive a social insurance old-age or disability pension or had at least 50 months of contributions before death.

Eligible survivors include a widow(er) and dependent orphans younger than age 21. If there is no widow(er) or eligible orphan, the benefit is paid to dependent parents.

Old-Age Benefits

Old-age pension (Retirement Pension): 25% of the insured's average monthly earnings plus 1% of average monthly earnings for every 10 months of contributions exceeding 144 months (100 months if born before 1980) is paid.

Average monthly earnings are the insured's total annual earnings in the highest five years of earnings in the 10 years before retirement, divided by 60.

Deferred pension: Calculated in the same way as the old-age pension.

Old-age settlement (Retirement Grant): A lump sum of total employee contributions plus accrued interest is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension): 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for every 10 months of contributions exceeding 50 months is paid.

Disability settlement (Invalidity Grant): A lump sum of total employee contributions plus accrued interest is paid.

Survivor Benefits

Survivor settlement (Survivor's Lump Sum Benefit)

Spouse's settlement: A lump sum calculated based on a schedule in law and the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's settlement: A lump sum calculated based on a schedule in law and the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

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

Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), supervised by a tripartite board of directors and a management team, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1956 (labor).

Current law: 2015 (labor).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Coverage

Private-sector employees.

Exclusions: Self-employed persons and persons employed on any type of boat.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must provide a medical certificate (except in the case of up to three single days of incapacity in any 12-month period of continuous employment).

Cash maternity benefit: Must provide medical certificates stating the expected date of childbirth and the actual date of childbirth (upon returning to work).

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's daily earnings is paid for up to 10 days for each year of continuous employment.

Maternity benefit: 100% of the employee's earnings is paid for at least 14 weeks, including at least six weeks after childbirth. The employee may be entitled to an additional 30 days of unpaid maternity leave if there are complications arising during pregnancy.

Administrative Organization

Ministry of Labor provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1943 (workmen's compensation), implemented in 1949.

Current law: 2017 (social security).

Type of program: Social insurance system.

Coverage

Private-sector employees and civil servants, including senior government and court employees, local government employees, and police personnel.

Voluntary coverage for self-employed persons.

Exclusions: Casual workers, family labor, household workers, military personnel, and persons employed on any type of boat.

Source of Funds

Insured person: None.

Self-employed person: 2% of monthly declared earnings.

Employer: 2% of gross monthly payroll.

Government: None; 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.

Temporary Disability Benefits

65% of the insured's average monthly earnings in the last 12 months is paid after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension (Disablement Pension): For a total (100%) disability, 65% of the insured's average monthly earnings in the last 12 months is paid.

Constant-attendance allowance: 25% of the permanent disability pension is paid if the insured 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 pension is paid based on the assessed degree of disability and a schedule in law.

A medical board assesses the degree of disability.

Workers' Medical Benefits

Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

Survivor Benefits

Survivor settlement (Lump Sum Death Benefit)

Spouse's settlement: A percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to a dependent widow(er).

Orphan's settlement: A percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to each orphan younger than age 21 (no limit if disabled).

Dependent parent's settlement: If there are no other eligible survivors, a percentage of the permanent disability pension the deceased's received or was entitled to receive is paid as a lump sum to a dependent parent. The benefit is split equally if there is more than one eligible survivor.

Funeral grant: A lump sum of US\$500 is paid to the person who pays for the insured's funeral.

Administrative Organization

National Social Security and Welfare Corporation (<http://nasscorp.org.lr/>), supervised by a tripartite board of directors and a management team, administers the program and collects contributions.

Unemployment

Regulatory Framework

The 2015 Decent Work Act requires employers to provide severance pay for employment termination for economic reasons. A lump sum of four weeks of the employee's earnings is paid for each year of service with the same employer.

Libya

Exchange rate: US\$1.00 = 1.39 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957 (retirement).

Current laws: 1957 (retirement); 1958 (social insurance); 1980 (social security), implemented in 1981; 1985 (minimum pension); and 1987 (disability).

Type of program: Social insurance system.

Coverage

Residents of Libya.

Source of Funds

Insured person: 3.75% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The insured person's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

Self-employed person: 15.675% of gross monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The combined self-employed person and government contributions partially finance cash sickness benefits, the pregnancy benefit, and the birth grant, and fully finance medical benefits and work injury benefits.

Employer: 10.5% of gross monthly covered payroll; 11.25% for foreign employers.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The employer's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

Government: 0.75% (insured persons) or 0.825% (self-employed persons) of covered earnings (none for insured

persons working for foreign employers); provides annual subsidies; contributes as an employer.

The government's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men), age 60 (women), age 62 (civil servants), or age 60 (workers in hazardous or unhealthy occupations).

Employment must cease.

Deferred pension: The pension may be deferred.

Dependent's supplement: Paid for an unemployed wife and each child younger than age 18 (no limit for an unmarried daughter).

The old-age pension is not payable abroad.

Disability pension: Must be assessed with a degree of disability of at least 60%.

Constant-attendance allowance: Paid if the insured is blind, quadriplegic, or lacks mobility, and requires the constant attendance of others to perform daily functions.

Dependent's supplement: Paid for an unemployed wife and each child younger than age 18 (no limit for an unmarried daughter).

The disability pension is not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents without income; and dependent unmarried siblings if the deceased had no children.

The survivor pension is not payable abroad.

Death grant: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Old-Age Benefits

Old-age pension: 2.5% (3.5% for certain judiciary officers) of the insured's average monthly earnings in the last three years (last monthly earnings for police personnel and certain judiciary officers) is paid for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly old-age pension is 80% of the legal national monthly minimum wage.

The legal national monthly minimum wage is 450 dinars.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the last three years

(last monthly earnings for police personnel and certain judiciary officers).

Dependent's supplement: 150 dinars a month is paid for an eligible wife; 100 dinars a month for each eligible child.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

Permanent Disability Benefits

Disability pension: The pension is 50% of the old-age pension the insured received or was entitled to receive plus 0.5% of the insured's average monthly earnings in the last three years for each of the first 20 years of contributions and 2% for each year of contributions exceeding 20 years.

The minimum monthly disability pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

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

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Dependent's supplement: 150 dinars a month is paid for an eligible wife; 100 dinars a month for each eligible child.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

Survivor Benefits

Survivor pension: The benefit depends on the number of family members and their relationship to the deceased. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child (up to 100% for more than one child); and 15% to 60% is paid to parents and siblings.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

Death grant: A lump sum of 50 dinars is paid.

Administrative Organization

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) collects contributions and administers the program through district and local offices.

Sickness and Maternity

Regulatory Framework

First laws: 1958 (social insurance) and 1970 (labor code).

Current laws: 1980 (social security), implemented in 1981; 1998 (health); and 2010 (labor code).

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

Coverage

Social insurance

Cash sickness and medical benefits: Employed and self-employed persons.

Cash maternity benefit: Self-employed persons.

Exclusions: Employed persons.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability: None.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors; pays an additional contribution of 1.425% of gross monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability: Not applicable.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability: The total cost.

Government

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors; pays an additional contribution of 0.075% of gross monthly declared earnings for self-employed persons.

Social insurance (medical benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have at least four months of contributions.

Cash maternity benefit (social insurance): Must have at least six months of self-employment before the expected date of childbirth and four months of contributions in the last six months.

Cash maternity benefit (employer liability): Must provide a medical certificate.

Pregnancy benefit (social insurance): There is no minimum qualifying period.

Birth grant (social insurance): There is no minimum qualifying period.

Medical benefits (social insurance): Must receive sickness benefits, maternity benefits, or a pension.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 60% of the insured's last monthly earnings is paid for up to a year.

Maternity benefit (social insurance): 100% of the insured's last monthly covered earnings is paid for up to three months before and three months after the expected date of childbirth.

Maternity benefit (employer liability): 100% of the employee's earnings is paid for 14 weeks, including at least six weeks after childbirth; may be extended for an additional two weeks for multiple births.

Pregnancy benefit (social insurance): 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

Birth grant (social insurance): A lump sum of 25 dinars is paid for each childbirth.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Some cost sharing may be required for certain services.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) administers the social insurance program through district and local offices.

Work Injury

Regulatory Framework

First and current laws: 1958 (social insurance); and 1980 (social security), implemented in 1981.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

70% of the insured's last monthly earnings is paid for up to a year.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average monthly earnings in the last three years for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly permanent disability pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly permanent disability pension is 100% of the insured's last monthly earnings.

Constant-attendance allowance: Up to 25% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 30% to 59%, the minimum monthly old-age pension multiplied by the assessed degree of disability is paid; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum monthly old-age pension multiplied by the assessed degree of disability is paid.

Workers' Medical Benefits

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

Survivor Benefits

See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) collects contributions and administers the program through district and local offices.

Unemployment

Regulatory Framework

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of an employee's earnings for up to six months.

Family Allowances

Regulatory Framework

First law: 1998.

Current law: 2013 (family allowances).

Type of program: Universal system.

Coverage

Resident citizens of Libya.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Paid for current and former wives and children younger than age 18 (no limit for an unmarried daughter). The benefit is suspended if living abroad for more than three months.

Family Allowance Benefits

150 dinars a month is paid for each eligible wife; 100 dinars a month for each eligible child.

Administrative Organization

Ministry of Labour and Social Affairs administers the program.

Madagascar

Exchange rate: US\$1.00 = 3,470.20 ariary.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1968 (pension fund) and 1969 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, including full-time household workers and public-sector employees covered by the labor code.

Exclusions: Self-employed persons, and farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: 1% of monthly covered earnings; a flat rate of 80 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Self-employed person: Not applicable.

Employer: 4.5% (agricultural sector) or 9.5% (nonagricultural sector) of monthly covered payroll; a flat rate of 584.60 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees covered by the labor code.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 for merchant seamen) with at least 15 years of coverage, including at least 28 quarters of contributions in the last 10 calendar years before reaching the normal retirement age.

(The insured may continue to work up to five years after the normal retirement age to meet the coverage requirement.)

Employment must cease.

Partial pension (Pension proportionnelle de vieillesse): Age 60 (age 55 for merchant seamen) with at least 15 years of coverage, including at least 60 quarters of contributions, and does not meet the contribution requirements for an old-age pension.

Dependent's supplement (Supplément pour personnes à charge): Paid for a spouse older than age 59 (age 54 for merchant seamen) who has been married to the insured for at least two years.

Special supplement (Supplément pour médailles du travail): Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

The old-age pension is payable abroad.

Solidarity allowance (Allocation de solidarité): Age 60 and does not qualify for the full or partial old-age pension. Must have at least 15 quarters of employment from January 1, 1964, to December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

The solidarity allowance is payable abroad.

Old-age settlement (Remboursement des cotisations): Age 60 with at least four quarters of contributions and does not qualify for an old-age pension, a solidarity allowance, or a disability pension.

Disability pension (Rente d'invalidité): Age 55 (age 50 for merchant seamen) with at least a 60% assessed loss of working capacity and at least 15 years of coverage, including at least 28 quarters of contributions in the last 10 calendar years.

The disability pension may be replaced by an old-age pension at the normal retirement age upon the insured person's request.

The normal retirement age and minimum coverage requirement for the old-age pension are reduced by up to five years for persons with at least a 60% assessed loss of work capacity.

Dependent's supplement (Supplément pour personnes à charge): Paid for a spouse older than age 59 (54 for merchant seamen) who has been married to the insured for at least two years before the claim is made.

Special supplement (Supplément pour médailles du travail): Paid for workers awarded a medal for long service at work. Only one supplement is paid to workers with more than one medal.

The disability pension is payable abroad.

Survivor pension (Pension de survivant): The deceased was an-old age or disability pensioner, was receiving a

solidarity allowance, or was aged 45 or older (aged 40 or older for merchant seamen) and qualified for the old-age pension at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 15 (age 22 if a student or disabled).

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

Survivor settlement (Remboursement des cotisations):

The deceased died before reaching the normal retirement age, had at least four quarters of contributions, and did not qualify for an old-age pension, a disability pension, or a solidarity allowance at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 15 (age 22 if a student or disabled).

Old-Age Benefits

Old-age pension (Pension de vieillesse): The pension is 30% of the legal monthly minimum wage plus 20% of the insured's average monthly covered adjusted earnings in the last 10 calendar years before reaching the normal retirement age plus 1% of average monthly covered adjusted earnings for each year of contributions exceeding 10 years.

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Partial pension (Pension proportionnelle): Calculated in the same way as the old-age pension.

Dependent's supplement (Supplément pour personnes à charge): 10% of the old-age pension is paid.

Special supplement (Supplément pour médailles du travail): 5% of the old-age pension is paid for workers awarded a bronze medal; 10% for a silver medal.

The minimum monthly old-age pension (including supplements) is 60% of the legal monthly minimum wage.

The maximum monthly old-age pension is 40% of the maximum monthly earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average covered adjusted earnings in the last 10 calendar years (if supplements are paid).

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Solidarity allowance (Allocation de solidarité): The allowance is 30% of the legal monthly minimum wage plus 10% of the insured's average monthly earnings in the last five calendar years plus 1% of average monthly earnings for every four quarters of contributions exceeding five years.

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Old-age settlement (Remboursement des cotisations):

A lump sum of the total employee contributions plus accrued interest is paid.

The interest rate is 2% a year.

Permanent Disability Benefits

Disability pension (Rente d'invalidité): 80% of the old-age pension is paid.

Dependent's supplement (Supplément pour personnes à charge): 10% of the disability pension (excluding supplements) is paid.

Special supplement (Supplément pour médailles du travail): 5% of the disability pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum monthly disability pension (including supplements) is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

If the insured is entitled to receive both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on increases in the legal monthly minimum wage.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving his or her own old-age pension, solidarity allowance, or disability pension.

Orphan's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two eligible orphans; 10% for each additional orphan; 20% for each full orphan.

The maximum combined survivor pension is 85% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Survivor settlement (Remboursement des cotisations):

A lump sum of the deceased's total contributions plus accrued interest is paid.

The interest rate is 2% a year.

The minimum survivor settlement is 100,000 ariary.

Administrative Organization

Ministry of Labor, Employment, Civil Service, and Social Legislation (<http://www.mfptls.gov.mg/>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the programs and collects contributions.

Sickness and Maternity**Regulatory Framework**

First laws: 1956 (family benefits fund) and 1963 (family benefits and work injury code).

Current laws: 1969 (social insurance), 2003 (employer-provided medical care), and 2004 (labor code).

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

Coverage

Social insurance: Employed persons, including full-time household workers, public-sector employees covered by the labor code, and salaried agricultural workers.

Exclusions: Self-employed persons, and casual agricultural workers working less than three months a year.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds**Insured person**

Social insurance (cash maternity and maternity medical benefits): None.

Social insurance (medical benefits): 1% of gross monthly covered earnings.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Employer liability: None.

Self-employed person

Social insurance (cash maternity and maternity medical benefits): Not applicable.

Social insurance (medical benefits): Not applicable.

Employer liability: Not applicable.

Employer

Social insurance (cash maternity and maternity medical benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 5% of gross monthly covered earnings.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Employer liability: The total cost.

Government

Social insurance (cash maternity and maternity medical benefits): None; contributes as an employer for public-sector employees covered by the labor code.

Social insurance (medical benefits): None; contributes as an employer for public-sector employees covered by the labor code.

Employer liability: None; contributes as an employer for public-sector employees covered by the labor code.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least four weeks of consecutive covered employment.

Cash maternity benefit (social insurance): Must have worked at least 20 days or 134 hours a month for six consecutive months in covered employment.

Cash maternity benefit (employer liability): There is no minimum qualifying period.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Maternity medical benefits (social insurance): Paid if the insured women qualifies for the family allowance. Must provide proof of the costs of childbirth.

Sickness and Maternity Benefits

Sickness benefit (employer liability): Up to six months of paid sick leave are provided.

Maternity benefit (social insurance and employer liability): 100% of the insured's daily earnings is paid (the cost is split equally between the social insurance program and the employer) for six weeks before and eight weeks after the

Madagascar

expected date of childbirth (up to 11 weeks after if there are complications arising from pregnancy or childbirth).

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

If the insured does not qualify for social insurance benefits, the employer pays 100% of the employee's earnings for 14 weeks.

Schedule of payments: The maternity benefit is paid in two equal amounts (three if there are complications).

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Maternity medical benefits (social insurance): Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 68,000 ariary.

Medical benefits (social insurance): The labor code requires employers to provide certain medical services to employees. Benefit packages vary depending on the provider, and include medical care and prevention, medicine, and transportation.

Dependents' Medical Benefits

Maternity medical benefits (social insurance): Not applicable.

Medical benefits (social insurance): Dependents are covered for a reduced package of medical benefits, depending on the provider.

Administrative Organization

Ministry of Labor, Employment, Civil Service, and Social Legislation (<http://www.mfptls.gov.mg/>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the social insurance maternity and maternity medical benefits.

Employee's health care associations (Services Médicaux du Travail [SMT]) administer the social insurance medical benefits for employees.

Work Injury

Regulatory Framework

First law: 1925.

Current law: 1969 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, including full-time household workers, public-sector employees covered by the labor code, and salaried agricultural workers.

Exclusions: Self-employed persons, and farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.25% of monthly covered payroll; 1% for salaried casual agricultural workers; a flat-rate monthly contribution of 77 ariary for full-time household workers; a flat-rate yearly contribution of 40 ariary for apprentices and students of private technical institutions; 1% of annual covered earnings for cooperative members; and 1.5% of annual base earnings of 8,000 ariary for each cultivated hectare for tobacco growers.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Contributions are paid quarterly. Cooperative members and tobacco growers pay contributions annually.

Government: None; contributes as an employer for public-sector employees covered by the labor code.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Employers must report accidents to the National Social Insurance Fund within 48 hours. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the last 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily temporary disability benefit is 29,870 ariary.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted based on the growth in wages. The maximum daily benefit is adjusted based on increases in the legal monthly minimum wage.

Permanent Disability Benefits

Permanent disability pension (Rente pour incapacité permanente): For a total (100%) disability, 100% of the insured's average monthly covered earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

Constant-attendance allowance (Supplément pour assistance constante): 40% of the monthly permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly constant-attendance allowance is the legal monthly minimum wage.

Partial disability: If the assessed degree of disability is at least 10% but less than 100%, the pension is the insured's average annual covered earnings multiplied by 0.5% for each assessed degree of disability from 10% to 50% plus 1.5% for each assessed degree of disability exceeding 50%. If the assessed degree of disability is less than 10%, a lump sum of the insured's average annual covered earnings multiplied by 0.5% for each assessed degree of disability is paid.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

Schedule of payments: The total disability pension is paid monthly; the partial disability pension is paid quarterly. If the assessed degree of disability is at least 75%, the pension can be paid monthly. The partial and total disability pensions may be partially converted to a lump sum after the pension is paid for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension at the same time. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Workers' Medical Benefits

Benefits include medical and surgical care; hospitalization; medicine; appliances; travel expenses, including accommodation and transportation; and rehabilitation.

Survivor Benefits

Survivor pension (Rente aux ayants droits)

Spouse's pension (Rente au conjoint survivant): 30% of the deceased's average monthly covered earnings in the 12 months before the injury or illness occurred is paid to a widow(er); 20% for a divorced spouse with a maintenance allowance.

Orphan's pension (Rente aux enfants et descendants): 15% of the deceased's average monthly covered earnings in the 12 months before the injury or illness occurred is paid for each of the first two orphans younger than age 15 (age 19 if an apprentice; age 22 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension (Rente aux ascendants): If there is no eligible spouse or orphan, 10% of the deceased's average monthly covered earnings in the 12 months before the injury or illness occurred is paid for each dependent parent or grandparent.

The minimum monthly earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

33.3% of monthly earnings exceeding four times the legal monthly minimum wage are used to calculate benefits.

The maximum monthly earnings used to calculate benefits are 16 times the legal monthly minimum wage.

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

The maximum combined survivor pension is 85% of the deceased's earnings used to calculate benefits.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Funeral grant (Allocation funéraire): A lump sum of 100,000 ariary is paid.

Benefit adjustment: Benefits are adjusted based on increases in the legal minimum wage.

Administrative Organization

Ministry of Labor, Employment, Civil Service, and Social Legislation (<http://www.mfptls.gov.mg/>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the program.

Unemployment

Regulatory Framework

Under the 2004 labor code, employers are required to provide severance pay to employees dismissed for economic reasons. The payment amount is the employee's last 10 days of earnings multiplied by years of service, up to six months of the employee's last monthly earnings.

Family Allowances

Regulatory Framework

First laws: 1956 (family benefits fund) and 1963 (family benefits and work injury code).

Current law: 1969 (social insurance).

Type of program: Social insurance system.

Coverage

Employed residents of Madagascar, including public-sector employees covered by the labor code.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons, and farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of monthly covered payroll; a flat rate of 138.40 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 170,422 ariary (agricultural sector) or 168,019 ariary (nonagricultural sector).

The employer's contributions also finance cash maternity and maternity medical benefits under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees covered by the labor code.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children younger than age 15 (age 19 if an apprentice; age 22 if a student or disabled) who reside in Madagascar or temporarily reside in France or a member state of the African Union.

The parent must have worked at least 20 days or 134 hours a month (non-agricultural workers) or 18 days or 144 hours a month (agricultural workers) for at least six consecutive months in covered employment; be a widow(er) of a family allowance beneficiary; or be a university student younger than age 30.

Prenatal allowance (Allocation prénatale): Paid to women who undergo prescribed medical examinations before childbirth and have births attended by medical professionals.

Birth grant (Allocation de maternité): Paid to women who undergo prescribed medical examinations after childbirth.

Family Allowance Benefits

Family allowance (Allocation familiale): 5,000 ariary a month is paid for each eligible child.

Benefit adjustment: Benefits are adjusted periodically based on increases in the legal monthly minimum wage.

Prenatal allowance (Allocation prénatale): A lump sum of nine times the monthly family allowance is paid.

The monthly family allowance is 5,000 ariary.

Benefit adjustment: Benefits are adjusted periodically based on increases in the legal monthly minimum wage.

The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or failed to report the medical examination to the National Social Insurance Fund within a month of the examination.

Birth grant (Allocation de maternité): A lump sum of 12 times the monthly family allowance is paid in two equal parts for each live birth.

The monthly family allowance is 5,000 ariary.

Benefit adjustment: Benefits are adjusted periodically based on increases in the legal monthly minimum wage.

Administrative Organization

Ministry of Labor, Employment, Civil Service, Administrative Reform, and Social Legislation (<http://www.mfptls.gov.mg/>) provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg/>) administers the program and collects contributions.

Malawi

Exchange rate: US\$1.00 = 733 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2011 (pension act).

Type of program: Mandatory individual account system.

Note: A 2011 law creating mandatory individual accounts for certain public- and private-sector employees has been partially implemented. Provisions of the law are included below.

Coverage

Private-sector employees working in firms with more than five workers and public-sector employees aged 35 or younger on July 1st, 2017.

Voluntary coverage for self-employed persons.

Exclusions: Private-sector employees with monthly earnings below 10,000 kwacha working in firms with five or fewer workers, household workers, seasonal workers, and tenants.

Special systems for certain public-sector employees, including military and police personnel.

Source of Funds

Insured person: 5% of gross monthly earnings. Additional contributions are possible.

Self-employed person: 15% of gross monthly earnings. Additional contributions are possible.

Employer: 10% of gross monthly payroll. Additional contributions are possible.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 50; at any age if permanently emigrating or with at least 20 years of contributions.

Employment must cease.

Early withdrawal: At any age if unemployed with no contributions in the last six months.

Disability benefit: Must be assessed with a total permanent incapacity for work.

A medical doctor must certify the incapacity.

Survivor benefit: Paid to named survivors when the insured dies.

Old-Age Benefits

Old-age pension: The insured has three payment options: purchase an annuity, make programmed withdrawals, or receive a lump sum up to a limit that varies depending on the insured's age at retirement, from 5,440,000 kwacha (age 50) to 3,453,000 kwacha (age 70).

If emigrating permanently, the balance of total employee and employer contributions plus accrued interest minus previous withdrawals is paid as a lump sum.

Early withdrawal: If the insured has an account balance of less than 500,000 kwacha, the total employee and employer contributions plus accrued interest can be withdrawn.

If the account balance exceeds 500,000 kwacha, only the employee contributions plus accrued interest can be withdrawn.

Permanent Disability Benefits

Disability benefit: The account balance is paid as a lump sum or an annuity.

Survivor Benefits

Survivor benefit: The account balance may be paid as a lump sum or an annuity.

Administrative Organization

Reserve Bank of Malawi (<https://www.rbm.mw/>) licenses pension management companies and provides financial supervision.

Licensed pension management companies manage the mandatory individual accounts.

Sickness and Maternity

Regulatory Framework

First and current law: 2000 (employment).

Type of program: Employer-liability (cash sickness and maternity benefits) system. Cash benefits only.

Coverage

Employed persons.

Exclusion: Military, police, and prison personnel.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: The total cost (pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must have 12 months of continuous employment with the same employer and provide a medical certificate from a registered medical practitioner.

Cash maternity benefit: There is no minimum qualifying period. The employee can claim the benefit once every three years.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's daily wage is paid for up to four weeks; 50% for an additional eight weeks.

Maternity benefit: 100% of the employee's daily wage is paid for eight weeks. Additional paid leave may be provided in case of certified medical complications.

Workers' Medical Benefits

No statutory benefits are provided. The public health system provides some free medical services in government health centers and hospitals, including immunizations and treatments for tuberculosis, malaria, HIV/AIDS, and sexually transmitted diseases.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour, Youth, Sports, and Manpower Development enforces the law.

Employers provide benefits through private insurance companies.

Ministry of Health (<http://www.health.gov.mw/>) oversees the public health system.

Work Injury

Regulatory Framework

First law: 1946.

Current law: 2000 (worker's compensation).

Type of program: Employer-liability system through a private carrier.

Coverage

Employed persons, including apprentices.

Exclusions: Self-employed persons, casual workers, family labor, military personnel, and certain miners.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease and be certified by a medical doctor to be unfit for work for at least seven days. Accidents that occur while commuting to and from work are covered if the employer provides the transportation.

Temporary Disability Benefits

A percentage of the employee's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) is paid, according to a schedule in law. The benefit is paid after a three-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 54 times the employee's average monthly earnings in the 12 months before the disability began (in the last period of continuous employment if less than 12 months of continuous employment) is paid.

Partial disability: A percentage of the full permanent disability benefit is paid based on the assessed degree of disability and a schedule in law.

Constant-attendance allowance: If the employee requires the constant attendance of others to perform daily functions, a lump sum is paid based on individual circumstances.

Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; mechanical aids; and transportation.

Survivor Benefits

Survivor benefit: A lump sum of 42 times the deceased's last monthly earnings minus any disability benefits paid before the date of death is paid to eligible survivors.

Eligible survivors include the deceased's dependent family members; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no surviving dependents, the cost of the deceased's burial is paid by the employer.

Administrative Organization

Ministry of Labour, Youth, Sports, and Manpower Development enforces the law.

Employers provide benefits through private insurance companies.

Unemployment

Regulatory Framework

The 2000 Employment Act and Employment Amendment Act 27 (2010) requires employers to provide severance pay for contract terminations because of redundancy, retrenchment, or economic conditions, and for unfair dismissals.

The severance pay is two weeks of the employee's wages for each of the first five years of continuous service, plus three weeks of wages for each year of continuous service from the sixth year to the 10th year, plus four weeks of wages for each year of continuous service exceeding 10 years.

Mali

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1961 (social insurance fund) and 1962 (social security code).

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including certain public-sector employees.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Source of Funds

Insured person: 3.6% of gross monthly or quarterly covered earnings (old-age).

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

The legal monthly minimum wage is 40,000 CFA francs.

Employees working in companies or organizations with at least 10 employees pay contributions monthly; quarterly in companies with one to nine employees.

Self-employed person: 9% of covered quarterly earnings based on five wage classes (old-age, disability, and survivors).

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer: 3.4% of gross monthly or quarterly covered payroll (old-age) plus 2% (disability and survivors).

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 55 to 58 (pension de retraite normale) (age 53 if prematurely aged [pension de retraite anticipée pour raison de santé]) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Early pension (Pension de retraite anticipée volontaire): Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at the normal retirement age (pension de retraite normale) or if permanently leaving the country.

Old-age allowance (Allocation viagère de solidarité):

Age 58 with at least six but less than 13 years of contributions; age 60 with at least 10 but less than 15 years of contributions if voluntarily insured.

Disability pension (Pension d'invalidité): Must be assessed with at least a 66.66% permanent loss of earning capacity and have at least eight years of contributions; at least 10 years of contributions if voluntarily insured.

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

Survivor pension (Pension de survivants): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance (Allocation de survivant): Paid to a widow(er) if the insured had less than 13 years of contributions; less than 15 years of contributions if voluntarily insured.

Old-Age Benefits

Old-age pension (Pension de retraite): 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for every 12 months of contributions exceeding 120 months is paid; for the voluntarily insured, 30% of the insured's average quarterly earnings in the last 60 quarters plus 2% for each year of contribution exceeding 60 quarters is paid.

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

The legal monthly minimum wage is 40,000 CFA francs.

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

Early pension (Pension de retraite anticipée volontaire): The pension is reduced by 5% for each year it is claimed before age 55; before age 60 if voluntarily insured.

Schedule of payments: The pension is paid monthly for persons who had mandatory coverage; quarterly for persons with voluntary coverage.

Old-age allowance (Allocation viagère de solidarité): 52% of the legal monthly minimum wage is paid; 30% of the earnings used to calculate contributions for the voluntarily insured.

The legal monthly minimum wage is 40,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for every 12 months of contributions exceeding 120 months is paid; for the voluntarily insured, 30% of the insured's average quarterly earnings plus 2% for each year of contributions exceeding 60 quarters is paid. The insured is credited with six months of contributions for each year that the claim is made before the early retirement age.

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

The legal monthly minimum wage is 40,000 CFA francs.

The maximum monthly disability pension is 80% insured's average monthly earnings in the last eight years.

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

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivants)

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: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent orphan.

The minimum orphan's pension is the family allowance.

The family allowance is 3,500 CFA francs a month for each eligible child; 4,000 CFA francs a month if disabled.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor allowance (Allocation de survivant): A lump sum of one month of the old-age pension the deceased received or was entitled to receive (calculated based on 156 months of contributions; 80 quarters of contributions for the survivor of a voluntarily insured person) is paid for each six-month period of contributions. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1962 (social insurance).

Current laws: 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; 2009 (health insurance), implemented in 2011; and 2009 (health assistance).

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

Note: The 2009 social assistance law is gradually being implemented. Provisions of the law have been included below.

Coverage

Social insurance: Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel (maternity benefits).

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Social assistance: Needy residents of Mali.

Source of Funds

Insured person

Social insurance (cash maternity and paternity benefits): None.

Social insurance (medical benefits): 3.06% of gross monthly covered earnings; 6.56% for the voluntarily insured; 0.75% of the pension for pensioners.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 6.56% of quarterly covered earnings, based on five wage classes.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 3.5% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): The total cost (provides benefits directly to public-sector employees who are not covered by a special system).

Employer liability: None; contributes as an employer for public-sector employees who are not civil servants.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): There is no minimum qualifying period.

Cash maternity benefit (Indemnité journalière des femmes salariées en état de grossesse, social insurance): The mother must reside in Mali and have at least nine consecutive months of covered employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of covered employment.

Cash paternity benefit (Congé de naissance, social insurance): Paid to a father in covered employment for the birth of a child. The benefit is not paid for a stillborn child.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Must have at least six continuous months of coverage. Pregnant women must undergo three prescribed medical examinations.

Eligible dependents include a spouse, children, and parents.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Must not be covered by any other health insurance.

Means test: The beneficiary must be assessed as indigent by his or her local community.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's monthly earnings is paid for eight days to three months (depending on the collective agreement or the type of employment) during the first year of employment; may be extended for an additional month at 50% of the employee's earnings during the second and subsequent years of employment.

Maternity benefit (Indemnité journalière des femmes salariées en état de grossesse, social insurance): 100% of the insured mother's last monthly earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from childbirth.

Paternity benefit (Congé de naissance, social insurance): 100% of the insured father's last daily earnings is paid for any three days in the first 15 days after childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits include hospitalization, medicine, maternity care, and outpatient care, including laboratory analysis, dental care, medical imaging, and general and specialist consultations.

Cost sharing: Mandatory health insurance covers 80% of hospitalization costs, 70% of outpatient care costs, and the cost of some medicine.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Benefits include in- and outpatient care, hospitalization, medicine, and maternity care.

Dependents' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision of the social insurance program.

Ministry of Labor and Civil Service provides general supervision of the employer-liability program.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the social insurance cash benefits program.

National Health Insurance Fund (CANAM) (<http://www.canam-ml.org/>) administers social insurance medical benefits.

National Medical Assistance Fund (ANAM) (<http://www.anam-mali.org/>), under the Ministry of Solidarity and Humanitarian Action, administers social assistance medical benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, certain members of cooperatives, and students in technical schools.

Exclusion: Self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% to 4% of gross monthly or quarterly covered payroll, depending on the assessed degree of risk.

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

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for casual or temporary workers who are not civil servants.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the month before the disability began is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

For an assessed total (100%) disability, 100% of the insured's average monthly earnings in the year before the disability began is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid quarterly if the insured requires the constant attendance of others to perform daily functions.

The maximum monthly permanent disability pension is 20 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the pension is the insured's average quarterly earnings in the year before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50%, and by 1.5% for each assessed degree exceeding 50%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate annual benefits are 1.3 times the legal annual minimum wage.

Only 33.3% of the insured's annual earnings exceeding 10 times the legal annual minimum wage are used to calculate benefits. The maximum annual earnings used to calculate benefits are 28 times the legal annual minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after the first five years of payment; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after the first five years of payment.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average monthly earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

Remarriage settlement: The widow(er)'s pension ceases upon remarriage and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

Orphan's pension: 15% of the deceased's average monthly earnings in the year before the disability began is paid for

each of the first two orphans older than age 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.); 10% for each additional orphan; 20% for each full orphan.

Other dependents' pension: 10% of the deceased's average monthly earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum monthly earnings used to calculate benefits are 1.3 times the legal monthly minimum wage.

Only 33% of the deceased's quarterly earnings exceeding 10 times the legal quarterly minimum wage are used to calculate benefits. The maximum monthly earnings used to calculate benefits are 28 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The maximum combined survivor benefit is 85% of the deceased's average earnings in the year before the disability began. **Schedule of payments:** Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 480,000 CFA francs.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (1992), employers are required to provide severance pay to dismissed employees (including household workers) who had a contract of unlimited duration, were employed for at least one year, and had no serious misconduct. Employers must also provide severance pay to employees who resign if they have at least 10 years of continuous service. The payment amount is 20% of the employee's monthly earnings for each of the first five years of service, plus 25% of monthly earnings for each year of service from the 6th to the 10th year; plus 30% of monthly earnings for each year of service exceeding 10 years.

Family Allowances

Regulatory Framework

First law: 1956 (family allowances).

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed residents of Mali.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 8% of quarterly covered earnings based on five wage classes.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

The self-employed person's contributions also finance social insurance cash benefits under Sickness and Maternity.

Employer: 8% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

The employer's contributions also finance social insurance cash benefits under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children older than age 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The insured must have at least nine consecutive months

of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of coverage for the voluntarily insured. The insured (except apprentices) must earn at least the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The family allowance is also paid to social insurance pensioners and to a widow(er) of an insured person.

The family allowance is payable abroad under reciprocal agreement.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant (Allocation de maternité): Paid to an insured woman or the wife of an insured man. The birth must take place under medical supervision and the child must undergo medical checkups at six months and one year.

Marriage allowance (Prime de premier établissement): Paid to an insured person when marrying for the first time. (Voluntarily insured persons are ineligible.)

Family Allowance Benefits

Family allowance (Allocation familiale): 3,500 CFA francs a month is paid for each eligible child; 4,000 CFA francs a month if disabled.

Prenatal allowance (Allocation prénatale): A lump sum of 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

Birth grant (Allocation de maternité): A lump sum of 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA at birth, 4,095 CFA when the child is age 6 months, and 4,095 CFA when the child is age 1.

Marriage allowance (Prime de premier établissement): A lump sum of 13,650 CFA francs is paid.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the program and collects contributions.

Mauritania

Exchange rate: US\$1.00 = 36 ouguiyas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (pension insurance for employees).

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, technical college students, and public-sector employees not covered by a special system.

Voluntary coverage for persons who previously had mandatory coverage for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 1% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Self-employed person: Not applicable.

Employer: 8% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years.

Months of contributions include months in which the insured was in covered employment for at least 15 days or

earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de vieillesse): Age 60 (age 55 if prematurely aged) with at least 12 months of contributions, and does not qualify for an old-age pension.

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least five years of coverage, including at least six months of contributions in the 12 months before the disability began. If the disability is due to an accident, the insured must have been in covered employment at the time of the accident. There is no qualifying period if the disability is the result of a nonwork-related accident.

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of contributions at the time of death.

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Eligible survivors include a widow aged 50 or older or with a disability, a dependent widower with a disability, and orphans younger than age 14 (age 21 if a student; no limit if disabled).

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

Remarriage settlement: Paid to the widow(er) upon remarriage.

Survivor settlement (Allocation de survivant): Paid to a widow if the deceased did not qualify for a survivor pension.

Old-Age Benefits

Old-age pension (Pension de vieillesse): The monthly pension is 20% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.33% of average monthly earnings for every 12 months of contributions exceeding 180 months.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

The minimum monthly old-age pension is 60% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

The maximum monthly old-pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

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

Old-age settlement (Allocation de vieillesse): A lump sum of one month of the average monthly earnings in the last three or five years, whichever is greater, is paid.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): The monthly pension is 20% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.33% of average monthly earnings for every 12 months of contributions exceeding 180 months. The insured is credited with six months of coverage for each year from the age the claim is made to the normal retirement age.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

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

The highest regional monthly minimum wage is 3,000 ouguiyas.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

Constant-attendance allowance: 50% of the disability 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 Fund.

Survivor Benefits

Survivor pension (Pension de survivant)

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.

Remarriage settlement: A lump sum of six times the spouse's pension is paid to a widow(er) upon remarriage.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

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 Fund.

Survivor settlement (Allocation de survivant): A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid for every six months of coverage. If there is more than one widow, the settlement is split equally.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (social security); 2004 (labor), and 2005 (health insurance).

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

Coverage

Social insurance (cash maternity benefits): Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Social insurance (medical benefits): Public- and private-sector employees, self-employed persons, pensioners, and their dependents.

Employer liability (cash sickness and medical benefits): Employed persons covered by the labor code.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person

Social insurance (cash maternity benefits): None.

Social insurance (medical benefits): 4% of earnings; 2.5% for pensioners.

Contributions are paid quarterly.

Employer liability (cash sickness benefit): None.

Employer liability (medical benefits): None.

Self-employed person

Social insurance (cash maternity benefits): Not applicable.

Social insurance (medical benefits): 9% of gross income.

Contributions are paid quarterly.

Employer liability (cash sickness benefit): Not applicable.

Employer liability (medical benefits): Not applicable.

Employer

Social insurance (cash maternity benefits): See Family Allowances.

Social insurance (medical benefits): 5% of payroll.

Contributions are paid quarterly.

Employer liability (cash sickness benefit): The total cost.

Employer liability (medical benefits): 2% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

Government

Social insurance (cash maternity benefits): None.

Social insurance (medical benefits): None.

Employer liability (cash sickness benefit): None.

Employer liability (medical benefits): None.

Qualifying Conditions

Cash sickness benefit (Indemnité journalières de maladie, employer liability): There is no minimum qualifying period. Must provide a medical certificate.

Cash maternity benefit (Congé de maternité, social insurance): The mother must have at least 54 days or 360 hours of employment in the last three months before the maternity leave.

Prenatal allowance (Allocation prénatale, social insurance): Paid to an insured woman or the wife of an insured man who undergoes prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

Birth grant (Prime à la naissance, social insurance): Paid for the first three births of the first marriage. The mother and child must undergo prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

Medical benefits (social insurance): Eligible dependents include a spouse and children up to age 21 (no limit if disabled); also paid to the dependent survivors of an insured person for up to two years after the insured's death.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Indemnité journalières de maladie, employer liability): 100% of the insured's earnings is paid for up to six months; may be extended under certain conditions.

Maternity benefit (Congé de maternité, social insurance): 100% of the insured's average daily earnings in the three months before the insured stopped working is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

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

Prenatal allowance (Allocation prénatale, social insurance): 216 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

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

Birth grant (Prime à la naissance, social insurance): A lump sum of 288 ouguiyas is paid for each of the first three births.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include preventive and curative care, rehabilitation, and under certain conditions, care abroad.

Cost sharing: The insured pays for certain medical expenses, up to a ceiling, based on a schedule in law.

Medical benefits (employer liability): Employers provide medical services for employees through the employer's medical service program or through an interemployer medical service program for firms with less than 750 workers.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (employer liability): Benefits for dependents are the same as those for the employee.

Administrative Organization

Ministry of Civil Service, Labor, Employment, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision of cash maternity and employer medical benefits.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers cash maternity benefits and collects contributions for employer-liability medical benefits.

National Office of Workplace Health (<http://www.onmt.mr/>) supervises the provision of medical benefits by enterprises and administers the interemployer medical service program for firms with less than 750 workers.

Ministry of Health (<http://www.sante.gov.mr/>) provides general supervision of medical benefits.

National Health Insurance Fund (<http://www.cnam.mr/>) administers medical benefits and collects health insurance contributions.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of monthly covered payroll (permanent disability) or 2.5% of gross monthly payroll (medical care and temporary disability benefits).

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the three months before the month in which the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

Permanent Disability Benefits

Permanent disability pension (Pension d'incapacité permanente): For a total disability, 85% of the insured's average monthly earnings in the three months before the month in which the disability began is paid.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

Constant-attendance supplement: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than a total disability, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; for an assessed degree of disability of less than 15%, a lump sum of three years of the full 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 Fund.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, doctor's home visits, medicine, dental care, X-rays, laboratory services, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension (*Rente de survivant*)

Spouse's pension (Rente de veuf/veuve): 20% of the deceased's average monthly earnings in the three months before the month of his or her death is paid to a widow or to a widower with a disability. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of six times the spouse's pension is paid to the widow(er) upon remarriage.

Orphan's pension (Rente d'orphelin): 10% of the deceased's average monthly earnings in the three months before the month of his or her death is paid to each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% to each full orphan.

Orphans are also entitled to benefits under Family Allowances.

Dependent parent's and grandparent's pension (Rente d'ascendant): 10% of the deceased's average monthly earnings in the three months before the month of his or her death is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 100% of the deceased's average monthly earnings in the three months before the month of his or her death.

Funeral grant (*Allocation funéraire*): A lump sum of 30 days of the deceased's average monthly earnings in the three months before the month of his or her death is paid.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under collective agreement, employers in certain sectors are required to provide severance pay to employees with at least one year of continuous employment dismissed on grounds other than serious misconduct. The payment amount is a percentage of the employee's monthly salary for each year of service based on the length of service: 25% a year is paid for one to five years of service; 30% a year for six to 10 years of service; or 35% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1963 (labor code).

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Employed persons covered by the labor code, including certain public-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

The employer's contributions also finance cash maternity, prenatal, and birth benefits under Sickness and Maternity.

Government: None; contributes as an employer.

Qualifying Conditions

Paid for children younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days or 120 hours a month or be the widow of a previous beneficiary.

Family Allowance Benefits

30 ouguiyas a month is paid for each eligible child.

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

Administrative Organization

Ministry of Civil Service, Labor, Employment, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program and collects contributions.

Mauritius

Exchange rate: US\$1.00 = 34.15 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (old-age ordinance) and 1950 (noncontributory pensions).

Current laws: 1976 (national pensions) and 1995 (savings fund).

Type of program: Universal and social insurance system.

Coverage

Universal: Residents of Mauritius.

Social insurance (National Pension Scheme): Private-sector employees, including certain foreign workers.

Voluntary coverage for persons without mandatory coverage, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of state-owned companies.

Social insurance (National Savings Fund): Public- and private-sector employees, including employees of quasi-governmental organizations and foreign workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Social insurance (National Pension Scheme): 3% of monthly covered earnings; at least 160 rupees a month for nonemployed persons; none for certain low-income agricultural and household workers.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

Social Insurance (National Savings Scheme): None.

Self-employed person

Universal: None.

Social insurance (National Pension Scheme): At least 170 rupees a month.

The maximum monthly contribution is 990 rupees.

Social Insurance (National Savings Fund): Not applicable.

Employer

Universal: None.

Social insurance (National Pension Scheme): 6% of monthly covered payroll; 10.5% for millers and large employers in the sugar industry.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

The employer's contributions also finance work injury benefits.

Social Insurance (National Savings Fund): See source of funds under Unemployment.

Government

Universal: The total cost.

Social insurance (National Pension Scheme): Finances any deficit; pays contributions for certain low-income agricultural and household workers.

Social Insurance (National Savings Fund): None; contributes as an employer.

Qualifying Conditions

Old-age pension (Basic Retirement Pension, universal):

Age 60. Mauritian nationals must have at least 12 years of residency after age 18. There is no residence requirement for Mauritian nationals aged 70 or older. Noncitizens must have at least 15 years of residency since age 40, including the three years immediately before the claim is made.

Employment may continue.

The universal old-age pension is payable abroad under reciprocal agreement.

Constant-attendance allowance: Paid to persons with at least a 60% assessed degree of disability who require the constant attendance of others to perform daily functions.

Inmate's allowance (universal): Paid to persons confined to government-subsidized institutions who were entitled to the universal old-age pension before being admitted to the institutions.

Old-age pension (Contributory Retirement Pension, National Pension Scheme, social insurance): Age 65 with contributions equivalent to at least 150 pension points; no contribution requirement for persons insured before January 1, 2012.

The government sets the value of pension points based on actuarial projections.

Early pension: Age 60.

Employment may continue.

Deferred pension: The pension may be deferred until age 70.

The social insurance old-age pension is payable abroad.

Old-age benefit (National Savings Fund, social insurance): Age 65.

Disability pension (Basic Invalid's Pension, universal): Must be younger than age 60 and have at least a 60% assessed degree of disability that is expected to last for at least 12 months. There is no residency requirement for Mauritian nationals; noncitizens must have at least five years of residency in the last 10 years, including one year immediately before the claim is made.

A medical board assesses the degree of disability.

Constant-attendance allowance: Paid to persons who require the constant attendance of others to perform daily functions.

Child allowance: Paid for up to three children younger than age 15 (age 20 if a full-time student).

The disability pension is not payable abroad.

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

Disability pension (Contributory Invalid's Pension, National Pension Scheme, social insurance): Must have at least a 60% assessed degree of disability that is expected to last for at least 12 months and meet a minimum contribution requirement.

A medical board assesses the degree of disability.

The social insurance disability pension is payable abroad.

Survivor pension (universal)

Widow's pension (Basic Widow's Pension): Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have at least five years of residency in the last 10 years, including one year immediately before the claim is made.

The widow's pension ceases upon remarriage.

Child allowance: Paid for up to three children younger than age 15 (age 20 if a full-time student).

The child allowance payment continues if the widow remarries.

Orphan's pension (Basic Orphan's Pension): Paid to a full orphan younger than age 15 (age 20 if a full-time student). If the orphan is a noncitizen, the orphan or either of the deceased parents must have at least five years of residency in the last 10 years, including one year immediately before the claim is made.

Guardian's allowance (Guardian's Allowance): Paid to the guardian of an orphan receiving the orphan's pension.

Survivor pension (National Pension Scheme, social insurance)

Spouse's pension (Contributory Widow's Pension): The deceased had at least one month of contributions.

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid to the widow upon remarriage.

Orphan's pension (Contributory Orphan's Pension): Paid to a full orphan younger than age 15 (age 20 if a full-time student) if either of the deceased parents had paid contributions.

Social insurance survivor pensions are payable abroad.

Survivor benefit (National Savings Fund, social insurance): Paid to eligible survivors if the insured dies before retirement.

Eligible survivors (in order of priority) include a widow(er), dependent children, or a legal representative of the deceased.

Old-Age Benefits

Old-age pension (Basic Retirement Pension, universal): 6,210 rupees a month is paid if aged 60 to 89; 16,210 rupees a month if aged 90 to 99; or 21,210 rupees a month if aged 100 or older.

Constant-attendance allowance: 3,000 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Inmate's allowance (universal): 790 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Old-age pension (Contributory Retirement Pension, National Pension Scheme, social insurance): The pension is calculated based on contributions that are converted to pension points.

The government sets the value of pension points based on actuarial projections.

Early pension: The pension is reduced by 0.45% for each month it is claimed before the normal retirement age.

Deferred pension: The pension is increased by 0.67% for each month it is deferred after the normal retirement age.

Old-age benefit (National Savings Fund, social insurance): A lump sum of the employer contributions plus accrued interest minus previous transitional unemployment benefit payments (see Unemployment) is paid.

Permanent Disability Benefits

Disability pension (Basic Invalid's Pension, universal): 6,210 rupees a month is paid.

Constant-attendance allowance: 3,000 rupees a month is paid.

Child allowance: 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Disability pension (Contributory Invalid's Pension, National Pension Scheme, social insurance): The pension is calculated based on contributions that are converted to pension points.

The government sets the value of pension points based on actuarial projections.

Survivor Benefits

Survivor pension (universal)

Widow's pension (Basic Widow's Pension): 6,210 rupees a month is paid.

Child allowance: 1,400 rupees a month is paid for each eligible child younger than age 10; 1,500 rupees a month for each eligible child aged 10 or older.

Orphan's pension (Basic Orphan's Pension): 5,210 rupees a month is paid for each orphan aged 3 to 20 and a full-time student; 3,710 rupees a month is paid for each full orphan aged 15 or younger if not a full-time student.

Guardian's allowance (Guardian's Allowance): 1,000 rupees a month is paid.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Survivor pension (National Pension Scheme, social insurance)

Spouse's pension (Contributory Widow's Pension): The pension is calculated based on contributions that are converted to pension points. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child.

The government sets the value of pension points based on actuarial projections.

There is no minimum spouse's pension.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Orphan's pension (Contributory Orphan's Pension): 15% of the social insurance old-age pension the deceased received or was entitled to receive is paid for each eligible full orphan.

Survivor benefit (National Savings Fund, social insurance): A lump sum of the employer contributions plus

accrued interest minus previous transitional unemployment benefit payments to the deceased (see Unemployment) is paid.

Administrative Organization

Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>), advised by a tripartite board, provides general supervision and administers the programs.

Ministry of Finance and Economic Development (<http://mof.govmu.org/>) oversees the investment of surplus assets of the National Pensions Fund.

Mauritius Revenue Authority (<http://www.mra.mu/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1975 (labor).

Current law: 2008 (labor) and 2010 (household workers).

Type of program: Employer-liability system. Cash benefits only.

Note: Public hospitals and clinics provide free primary, secondary, and tertiary medical services.

Coverage

Private-sector employees, including household workers.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must have at least 12 months of continuous employment with the same employer, or six months without any absence from work (except for household workers). Must provide a medical certificate on the fourth day of absence from work (within three days if admitted to a hospital).

Cash maternity benefit: Must be currently employed and provide a medical certificate.

Household workers may receive cash maternity benefits for up to three pregnancies.

Cash paternity benefit: Must have at least 12 months of continuous employment with the same employer, provide a

medical certificate proving the spouse's child delivery, and provide a hand-signed statement testifying a shared household with the spouse who gave birth.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for up to 15 days for every 12 months of continuous employment (six days after six months of continuous employment with the same employer without any absence plus one day for each additional month). An employee can accumulate up to 90 days of sick leave.

Household workers receive 100% of their earnings for up to 21 days, without the option to accumulate sick leave; a reduced number of days is paid if the employee worked less than six days a week in the 12 months before sick leave.

Maternity benefit: 100% of the employee's earnings is paid for 14 weeks, including at least seven weeks after the expected date of childbirth. (The benefit is also paid for 14 weeks for a stillbirth.) 100% of the employee's earnings is paid for two weeks for miscarriage.

Household workers receive an additional lump sum payment of 2,000 rupees within seven days of childbirth.

Nursing breaks are provided for up to one hour a day.

Paternity benefit: 100% of the employee's earnings is paid for five days.

Workers' Medical Benefits

No statutory benefits are provided. Government clinics and hospitals provide free medical services, and some mother and child health services and financial assistance to needy persons are provided. Cash gift programs are offered to children up to 2 years of age and overseas treatment is available for patients inoperable in Mauritius.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the workers.

Administrative Organization

Ministry of Labour, Industrial Relations, Employment and Training (<http://labour.govmu.org/English/Pages/default.aspx/>) provides general supervision.

Employers pay cash benefits directly to employees.

Work Injury

Regulatory Framework

First and current laws: 1931 (workmen's compensation) and 1976 (national pensions).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons and persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (Industrial Injury Allowance): 80% of the insured's monthly earnings is paid after a 14-day waiting period for up to 36 months from the date the disability began (may be extended if surgery is required). (The employer pays 100% of the insured's earnings for the first 14 days.)

Constant-attendance allowance: 647 rupees a month is paid if the insured has a total temporary disability and requires the constant attendance of others to perform daily functions.

A medical board assesses the degree of disability.

Permanent Disability Benefits

Permanent disability pension (Disablement Pension): For a total (100%) disability, 80% of the insured's last monthly earnings is paid.

If the insured is aged 52 to 60 with a total disability, he or she may opt for a lump-sum payment instead of monthly payments. The lump sum is the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance allowance: 647 rupees a month is paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 1% but less than 100%, 65% of the insured's last monthly earnings multiplied by the assessed degree of disability is paid.

If the assessed degree of disability is less than 20%, the insured may opt for a lump-sum payment instead of the partial disability pension. The lump sum is the insured's

average annual earnings multiplied by the assessed degree of disability and the number of years of contributions, up to eight years.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and private clinical expenses up to 4,000 rupees.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the deceased's average monthly covered earnings in the last 12 months is paid to a widow or to a widower with an assessed degree of disability of least 60%.

The spouse's pension ceases upon remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly covered earnings in the 12 months before death, whichever is greater, is paid for each full orphan younger than age 15 (age 20 if a full-time student).

Dependent's pension: If there is no widow(er), 647 rupees a month is paid to a dependent person living in the deceased's household.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>) administers the program.

Unemployment

Regulatory Framework

First and current laws: 1983 (unemployment); 1995 (national savings fund), implemented in 2001; and 2008 (employment).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Private-sector employees.

Exclusions: Public-sector employees and employees of state-owned companies; part-time workers; self-employed persons; and foreign workers.

Social assistance: Heads of households and their dependents.

Source of Funds

Insured person

Social insurance: 1% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 2.5% of monthly covered payroll; none for persons age 65 or older.

The minimum monthly earnings used to calculate contributions are 2,680 rupees; 1,695 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 17,470 rupees.

The employer's contributions also finance old-age and survivor benefits under Old Age, Disability, and Survivors.

Social assistance: None.

Government

Social insurance: Finances any deficit.

Social assistance: The total cost.

Qualifying Conditions

Transitional unemployment benefit (National Savings Fund, social insurance): Must have been laid off due to economic, technological, or structural reasons affecting the enterprise, or illegal termination of the employment agreement; have at least six months of continuous employment with the same employer at the time of dismissal; and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Environment and Sustainable Development within 14 days of the dismissal.

Unemployment benefit (Unemployment Hardship Relief, social assistance, income tested): Must be registered as unemployed at the employment exchange for at least 30 days, be capable of and available for work, and actively seeking employment.

Income test: Family income must not exceed a certain limit.

Spouse's allowance: Paid to the spouse of a beneficiary of unemployment benefits.

Child allowance: Paid for unmarried children younger than age 20.

Rent allowance: Paid to help with the cost of rental payments.

Unemployment Benefits

Transitional unemployment benefit (National Savings Fund, social insurance): 90% of the insured's average monthly basic earnings is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

Average monthly basic earnings are based on the insured's covered earnings in the 12 consecutive months before unemployment began (or in the total period of covered employment if less than 12 months).

The minimum monthly transitional unemployment benefit is 3,000 rupees.

Unemployment benefit (Unemployment Hardship Relief, social assistance, income tested): Up to 468 rupees a month is paid.

Spouse's allowance: 468 rupees a month is paid.

Child allowance: 192 rupees a month is paid for each eligible child younger than age 3; 181 rupees for each child aged 3 to 9; 220 rupees for each child aged 10 to 14; 305 rupees for each child aged 15 to 19 if a full-time student; or 322 rupees for a disabled child up to age 19.

Rent allowance: 50% of the claimant's rent is paid, up to 363 rupees a month.

The minimum monthly unemployment benefit is 270 rupees.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment (<http://labour.govmu.org/>) and Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>) administer the social insurance program.

Mauritius Revenue Authority (<http://www.mra.mu/>) collects contributions.

Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>) administers the social assistance program.

Family Allowances

Regulatory Framework

First and current laws: 1961 (family allowances) and 1983 (social aid).

Type of program: Social assistance system.

Coverage

Needy persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social aid benefit (income tested): Paid to persons with disabilities, widows, abandoned women, and certain other vulnerable persons.

Claimant allowance: Paid to the claimant.

Spouse allowance: Paid for a spouse.

Child allowance: Paid for children younger than age 15 (age 20 if disabled; age 23 if a full-time student).

Social Register of Mauritius (SRM) child's allowance: Paid for children who satisfy the average rate of school attendance of 90% (75% for children with disabilities) over two consecutive months.

Compassionate allowance: Paid to persons with a serious illness certified by a medical doctor.

Rent allowance: Paid to help with the cost of rental payments.

Funeral grant: Paid for the funeral of the claimant or a dependent.

Allowance for purchase of rice and flour: Paid for each member of the household.

Income test: Family income must not exceed certain limits.

Family Allowance Benefits

Social aid benefit (income tested)

Claimant allowance: Up to 1,482 rupees a month is paid.

Spouse allowance: Up to 1,482 rupees a month is paid.

Child allowance: Up to 576 rupees a month is paid for each eligible child younger than age 3; 553 rupees a month for each child aged 3 to 9; 678 rupees a month for each child aged 10 to 14; 846 rupees a month for each child aged 15 to 19 who is a full-time student; 1,482 rupees a month for each child aged 15 to 19 who is disabled and not receiving a disability benefit; 846 rupees a month for each child aged 20 to 23 who is a full time university student.

Social Register of Mauritius (SRM) child's allowance: 862 rupees a month plus 285 rupees a month for each eligible child, up to three children, is paid.

Compassionate allowance: Up to 879 rupees a month is paid.

Rent allowance: 50% of the household's rent, up to 1,088 rupees a month, is paid.

Funeral grant: A lump sum of 10,000 rupees is paid.

Allowance for purchase of rice and flour: 285 rupees a month is paid for each member of the household.

The minimum monthly social aid benefit 1,054 rupees.

Benefit adjustment: Benefits are adjusted annually in January based on changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Environment and Sustainable Development (<http://socialsecurity.govmu.org/>) administers the program.

Morocco

Exchange rate: US\$1.00 = 9.53 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959 (social security).

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), 1996 (minimum pension), and 2014 (contribution reimbursement).

Type of program: Social insurance system.

Note: A law passed in 2017 will extend coverage to self-employed persons and nonsalaried persons in liberal professions.

Coverage

Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; and certain categories of fishermen.

Voluntary coverage for persons who previously had mandatory coverage.

Exclusions: Self-employed persons.

Special systems for public-sector employees and other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly covered earnings.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The insured person's contributions finance all old-age, disability, and survivor benefits except the death grant (see source of funds under Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly covered payroll.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

The employer's contributions finance all old-age, disability, and survivor benefits except the death grant (see source of funds under Sickness and Maternity).

Government: None.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 for miners with at least five years of work underground) with at least 3,240 days of coverage.

Employment must cease.

If the insured does not meet the coverage requirement at the normal retirement age, he or she can continue to work and contribute on a voluntary basis.

Early pension (Pension anticipée): Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the normal retirement age.

Old-age settlement (Remboursement des cotisations): Must have reached age 60 after December 1999 and have less than 3,240 days of coverage.

Disability pension (Pension d'invalidité): Must be assessed with a total loss of earning capacity and have at least 1,080 days of coverage, including at least 108 days in the 12 calendar months before the disability began. There is no minimum qualifying period for a disability resulting from an accident.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 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 the old-age pension.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled).

Survivor settlement (Remboursement des cotisations): The deceased reached the normal retirement age in January 2000 or later and had less than 3,240 days of coverage at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled).

Death grant (Allocation au décès): The deceased had at least 54 days of contributions in the six calendar months before death, received a sickness benefit, or was an old-age or disability pensioner. There are no requirements if the death was the result of an accident.

Eligible survivors include a widow(er), orphan, parent, sibling, or person paying the funeral expenses of the deceased's funeral.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 50% of the insured's average monthly covered earnings in the last 96 months plus 1% of average monthly covered earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum monthly old-age pension is 1,000 dirhams.

The maximum monthly old-age pension is 70% of the insured's average monthly covered earnings.

Early pension (Pension anticipée): Calculated in the same way as the old-age pension.

Schedule of payments: The old-age pension is paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Old-age settlement (Remboursement des cotisations):

A lump sum of the present value of the employee's contributions is paid.

The present value of the contributions is calculated based on the net rate of return of the pension reserve funds.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 50% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, plus 1% of average monthly covered earnings for every 216 days of coverage exceeding 3,240 days is paid.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 10% of the insured's average monthly covered earnings in the last 12 or 60 months, whichever is greater, is paid.

The maximum monthly disability pension is 70% of the insured's average monthly covered earnings.

Schedule of payments: The disability pension is paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Survivor Benefits

Survivor pension (Pension de survivant)

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).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

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. (The last adjustment was in July 2007.)

Survivor settlement (Remboursement des cotisations): A lump sum of the eligible survivor's share of the deceased's old age settlement is paid.

Death grant (Allocation au décès): A lump sum, which typically ranges from 10,000 to 12,000 dirhams, is paid.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1959 (social security).

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); 2002 (basic health coverage), implemented in 2005; 2003 (labor code); and 2008 (social assistance for medical benefits).

Type of program: Social insurance (cash and medical benefits), employer-liability (parental leave), and social assistance (medical benefits) system.

Note: A law passed in 2017 will extend health insurance coverage to self-employed persons and nonsalaried persons in liberal professions.

Coverage

Social insurance: Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; certain categories of fishermen; students (medical benefits only); and pensioners (medical benefits only).

Voluntary coverage for cash sickness and maternity benefits for persons who previously had mandatory coverage.

Exclusions: Certain self-employed persons.

Special systems for public-sector employees and other categories of employees.

Employer liability: Employed persons with labor contracts, including household workers.

Exclusion: Public-sector employees and self-employed persons.

Social assistance: Needy citizens of Morocco not covered for medical benefits under the social insurance program.

Source of Funds

Insured person

Social insurance: 0.33% of gross monthly covered earnings (cash benefits) plus 2.26% (AMO, medical benefits).

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash benefits are 6,000 dirhams. There is no maximum for medical benefits.

The insured person's contributions also finance the death grant (see Old Age, Disability, and Survivors).

Employer liability: None.

Social assistance: 120 dirhams per person for urban households with annual incomes from 3,767 to 5,650 dirhams per person, and for rural households with patrimonial scores from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Social assistance: 120 dirhams per person for urban households with annual income from 3,767 to 5,650 dirhams per person, and for rural households with a patrimonial score from 28 to 70; no contribution for urban and rural households at or below the lower thresholds.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

The maximum annual contribution per household is 600 dirhams.

Employer

Social insurance: 0.67% of gross monthly covered payroll (cash benefits) plus 4.11% (AMO, medical benefits).

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for cash benefits are 6,000 dirhams. There is no maximum for medical benefits.

The employer's contributions also finance the death grant (see Old Age, Disability, and Survivors).

Employer liability: The total cost (up to 692.30 dirhams may be refunded to the employer by the National Social Security Fund).

Social assistance: None.

Government

Social insurance: None.

Employer liability: None.

Social assistance: Pays the remaining cost.

Qualifying Conditions

Cash sickness benefit (Indemnité journalière de maladie, social insurance): For the first claim, the insured must have at least 54 days of contributions in the last six calendar months of coverage; at least six days of contributions after the return to work for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefit (Indemnité journalière de maternité, social insurance): Must have at least 54 days of contributions in the 10 calendar months before stopping work.

Parental leave (Congé de naissance, employer liability and social insurance): There is no minimum qualifying period.

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Must have at least 54 days of contributions in the last six calendar months of coverage. Pensioners must receive at least 500 dirhams a month.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): There is no minimum qualifying period.

Means test: For urban households, annual income, including transfers, must be less than 5,650 dirhams per person and their score on the socio-economic index must not exceed 11. For rural households, their patrimonial score must not exceed 70 and their score on the socio-economic index must not exceed 6.

The socio-economic index is calculated based on the family's access to amenities and number of individuals per room.

The patrimonial score is calculated based on the family's land, livestock, agricultural equipment, income, and household size.

Eligible dependents include spouse(s) and dependent children younger than age 21 (age 26 if in higher education and no limit if disabled).

Sickness and Maternity Benefits

Sickness benefit (Indemnité journalière de maladie, social insurance): 66.7% of the insured's average daily covered earnings in the six months before the incapacity began is paid for the first claim; in any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid after a three-day waiting period for up to 52 weeks in the 24 consecutive months after the incapacity begins.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Maternity benefit (Indemnité journalière de maternité, social insurance): 100% of the insured's average daily covered earnings in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Parental leave (Congé de naissance, employer liability and social insurance): A lump sum of three days of the employee's earnings is paid within 15 days of the childbirth. For insured workers, the National Social Security Fund refunds the employer up to 692.30 dirhams.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate benefits are 6,000 dirhams.

Workers' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits include general and specialist care, emergency care, surgery, hospitalization, vaccinations, maternity and infant care, family planning, physical therapy, prostheses, radiology and imaging, dental care, and medical devices.

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): Benefits, which are provided in public hospitals and health centers, are the same as for the AMO program.

Dependents' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Régime d'Assistance Médicale aux Economiquement Démunis [RAMED], social assistance, means tested): Benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides supervision for the social insurance program.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers and collects contributions for the social insurance program.

National Sickness Insurance Agency (ANAM) (<http://www.anam.ma/>), under the supervision of the Ministry of Health and managed by a tripartite board, supervises the medical benefits.

Work Injury

Regulatory Framework

First law: 1927 (work injury).

Current law: 2014 (work injury compensation).

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

Coverage

Salaried employees, self-employed persons, household workers, students, and public-sector employees (excluding civil servants).

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: The total cost (pays insurance premiums to a private carrier).

Employer: The total cost (pays benefits directly to employees or pays insurance premiums; educational institutions must pay insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease, and provide a medical certificate. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the employee's daily covered earnings is paid from the day after the accident until medical care ceases, recovery, certification of permanent disability, or death.

Schedule of payments: The temporary disability benefit is paid daily.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For an assessed degree of disability of at least 50%, 45% of the employee's annual earnings plus 1% of annual earnings for each assessed degree of disability exceeding 50% is paid.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 10% of the permanent disability pension is paid if the employee requires the constant attendance of other to perform daily functions.

Partial disability: For an assessed degree of disability greater than 30% but less than 50%, the benefit is 15% of the employee's annual earnings plus 1.5% of annual earnings for each assessed degree of disability exceeding 30%. For an assessed degree of disability greater than 10% and up to 30%, the benefit is 15% of the employee's annual earnings. For an assessed degree of disability up to 10%, a lump sum is paid.

Schedule of payments: The permanent disability pension is paid quarterly.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicine; and transportation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension: 50% of the deceased's monthly earnings is paid to the widow(er).

If the widow(er) does not have an eligible dependent child, the spouse's pension ceases upon remarriage and a lump sum of three years of the pension is paid.

Orphan's pension: 20% of the deceased's annual salary is paid for one orphan younger than age 16 (age 21 if in vocational training, age 26 if a student, no limit for disabled children); 30% for two orphans; 40% for three orphans; and 10% for each additional orphan; 30% for a full orphan.

Other eligible survivors: 20% of the deceased's annual salary is paid to other dependent survivors.

The maximum combined survivor pension is 85% of the deceased's annual salary.

Funeral grant (Frais funéraires): The employer pays the total cost of the burial.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision and enforces the law through its Work Accident Service.

Employers contract with private insurance and reinsurance companies, which administer the program and collect contributions.

Unemployment

Regulatory Framework

First and current laws: 1972 (social security) and 2014 (unemployment).

Type of program: Social insurance system.

Coverage

Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; and certain categories of fishermen.

Exclusions: Self-employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: 0.19% of gross monthly covered earnings.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Self-employed person: Not applicable.

Employer: 0.38% of gross monthly covered payroll.

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

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

Government: None.

Qualifying Conditions

Unemployment benefit (Indemnité pour perte d'emploi): Must have at least 780 days of contributions in the 36 months before unemployment, including at least 260 days in the 12 months before unemployment; be involuntarily unemployed; not qualify for an old-age or a disability pension; and be actively seeking employment.

Unemployment Benefits

Unemployment benefit (Indemnité pour perte d'emploi): 70% of the insured's average monthly salary in the 36 months before unemployment is paid for up to six months.

The maximum unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

Unemployment beneficiaries can also receive family allowances and have access to medical benefits.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First laws: 1942 (social aid) and 1959 (social security).

Current laws: 1972 (social security scheme) and 2010 (mutual family support fund).

Type of program: Social insurance system.

Coverage

Social insurance: Private-sector salaried employees and apprentices in industry, commerce, agriculture, and liberal professions; employees of cooperatives; craftsmen; certain categories of fishermen; and pensioners whose children were born up to 300 days after the pension start date.

Exclusions: Self-employed persons.

Special systems for public-sector employees and for certain categories of employees.

Social assistance: Needy residents of Morocco.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 6.4% of gross monthly payroll.

Social assistance: None.

Government

Social insurance: None.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for children who reside in Morocco and are younger than age 13 (age 19 if an apprentice; age 22 if a student or a female relative caring for at least two children in the insured's household; no limit if disabled). The insured's employer must have paid at least 108 days of contributions in the previous six months of coverage. The insured must earn at least 60% of the legal minimum wage and reside in Morocco.

The legal monthly minimum wage is 1,812.98 dirhams in the agricultural sector and 2,570.86 dirhams in the nonagricultural sector.

Family support allowance (Fond d'Entraide Familiale, social assistance, income tested): Must be entitled to but not receiving financial support from a male family member or divorced man, and provide proof of the judicial act establishing the right to financial support and its amount.

Eligible beneficiaries include an indigent, divorced mother caring for a child younger than 18; a guardian caring for a motherless child younger than age 18; a child aged 18 or older; and an indigent wife.

Means test: Mothers or wives must provide proof of a RAMED medical assistance card (see medical benefits under Sickness and Maternity) or an equivalent certificate issued by a local authority.

Family Allowance Benefits

Family allowance (Allocation familiale, social insurance): 200 dirhams a month is paid for each of the first three eligible children; 36 dirhams a month for each additional child, up to six.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2008.)

Family support allowance (Fond d'Entraide Familiale, social assistance, income tested): Up to 350 dirhams are paid a month for each eligible beneficiary, for up to three beneficiaries in one household at the same time.

Administrative Organization

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma/>) provides general supervision for the social insurance program.

Ministry of Justice and Liberty provides general supervision for the social assistance program.

National Social Security Fund (<https://www.cnss.ma/>), managed by a tripartite board and director general, administers the social insurance program and collects contributions.

Deposit and Management Fund (<http://www.cdg.ma/>) administers the social assistance program.

Mozambique

Exchange rate: US\$1.00 = 61.53 meticaís.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1989 (social security) and 2002 (social assistance).

Current laws: 2007 (social protection), 2009 (social assistance regulations), 2011 (social assistance), and 2017 (social protection regulations).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including apprentices and seasonal workers; self-employed persons; and public-sector employees not covered by a special system.

Voluntary coverage for unemployed persons with at least 12 months of previous contributions.

Special systems for certain public-sector employees and military personnel.

Social assistance: Needy citizens of Mozambique.

Source of Funds

Insured person

Social insurance: 3% of monthly earnings; 7% of average monthly earnings in the last six months of work for the voluntarily insured.

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

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

The insured person's contributions also finance sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 7% of monthly declared earnings.

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

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to

11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

The self-employed person's contributions also finance sickness and maternity benefits.

Social assistance: None.

Employer

Social insurance: 4% of monthly payroll.

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

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fisherman) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

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

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Pensão por Velhice, social insurance): Age 60 (men) or age 55 (women) with at least 20 years of paid or credited contributions.

Contributions may be credited for periods the insured received sickness, maternity, work injury, or unemployment benefits, and for military service.

Partial pension: Age 60 (men) or age 55 (women) with at least 10 years but less than 20 years of paid or credited contributions.

Early pension: At any age with at least 35 years of contributions.

Employment must cease.

Old-age social pension (Subsídio Social Básico, social assistance, means tested): Age 60 (men) or age 55 (women) and living in a household having no members with work capacity.

Disability pension (Pensão por Invalidez, social insurance): Must be younger than the normal retirement age, be assessed as mentally or physically unable to work, and have at least 30 months of paid or credited contributions in the five years before the disability began.

Contributions may be credited for periods the insured received sickness, maternity, work injury, or unemployment benefits, and for military service.

The disability pension ceases at the normal retirement age and may be replaced by an old-age pension.

Disability social pension (Subsídio Social Básico, social assistance, means tested): Must be younger than the normal retirement age, assessed with a permanent disability or a chronic disease, and living in a household having no members with work capacity. The beneficiary and his or her family members must not be receiving any other pension and must meet certain residency requirements.

Survivor pension (Pensão de Sobrevivência, social insurance): The deceased received or was entitled to receive a full or partial social insurance old-age pension or a disability pension at the time of death, or had at least five years of contributions.

Eligible survivors include a dependent widow(er), and orphans younger than age 18 (age 22 if a student in a technical school; age 26 if a university student; no limit if disabled).

Death grant (Subsídio por Morte, social insurance): The deceased received a social insurance old-age or disability pension, or had at least three years of coverage and at least six months of contributions in the 12 months immediately before death.

Eligible survivors include a widow(er), an orphan, or other descendant of the deceased.

Funeral allowance (Subsídio de Funeral, social insurance): Paid to a widow(er), a parent, an orphan, or other descendant of a deceased person with at least three months of contributions before death.

Old-Age Benefits

Old-age pension (Pensão por Velhice, social insurance): The pension is the insured's average monthly earnings in the last five years multiplied by the number of months of contributions, divided by 420.

The maximum contribution period used to calculate the old-age pension is 420 months.

The minimum monthly old-age pension is 90% of the legal monthly minimum wage for agricultural workers and certain fishermen.

The legal monthly minimum wage for agricultural workers and certain fisherman is 4,063.50 meticaís.

Partial pension: 50% of the old-age pension is paid.

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

Old-age social pension (Subsídio Social Básico, social assistance, means tested): 540 to 1,000 meticaís is paid depending on household composition.

Schedule of payments: The pension is paid every two months.

Benefit adjustment: The value of the social pension is reviewed annually.

Permanent Disability Benefits

Disability pension (Pensão por Invalidez, social insurance): 60% of the old-age pension is paid.

Disability social pension (Subsídio Social Básico, social assistance, means tested): 540 to 1,000 meticaís is paid depending on household composition.

Schedule of payments: The allowance is paid every two months.

Benefit adjustment: The value of the social pension is reviewed annually.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance)

Spouse's pension: 50% of the old-age pension the deceased received or was entitled to receive is paid for life to a widow aged 45 or older or a widower aged 50 or older (any age if assessed with a total incapacity for work); for five years to a widow younger than age 45 or a widower younger than age 50.

Orphan's pension: 50% of the old-age pension the deceased received or was entitled to receive is split equally among eligible orphans; 100% for full orphans.

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

Death grant (Subsídio por Morte, social insurance): A lump sum of six times the deceased's average monthly earnings in the six months before death is paid if the deceased was in employment; otherwise, six times the old-age pension the deceased received or was entitled to receive.

Funeral grant (Subsídio de Funeral, social insurance): A lump sum of 5,000 meticaís is paid to eligible survivors or the person who paid for the funeral.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.mitess.gov.mz/>) provides general supervision of the social insurance program.

National Social Security Institute (<https://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program and collects contributions.

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision of the social assistance program.

National Social Action Institute administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First laws: 1975 (private clinics) and 1977 (health).

Current laws: 1991 (universal access to health), 2007 (labor code), 2007 (social insurance), and 2009 (social assistance).

Type of program: Universal (medical benefits), social insurance (cash benefits), and social assistance (medical benefits) system.

Coverage

Universal and social assistance: Residents of Mozambique.

Social insurance: Employed persons, including apprentices, part-time workers, and seasonal workers; self-employed persons; and public-sector employees not covered by a special system.

Voluntary coverage for unemployed persons with at least 12 months of previous contributions.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Universal and social assistance: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer

Universal and social assistance: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal and social assistance: The total cost.

Social insurance: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Subsídio por Doença, social insurance): Must have at least three months of contributions in the 12 months before the incapacity began.

The cash sickness benefit is also paid to an insured parent caring for a hospitalized child or a child in need of special care.

Cash maternity benefit (Subsídio por Maternidade, social insurance): Must have at least 12 months of contributions in the 18 months immediately before the expected date of childbirth.

Medical benefits (universal): Provided for children aged 5 or younger, pregnant women, persons aged 60 or older, and persons with disabilities.

Medical benefits (social assistance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Subsídio por Doença, social insurance): 70% of the insured's average daily earnings in a six-month period within the last 12 months before the incapacity began is paid for up to 365 days. The benefit is paid after a three-day waiting period (no waiting period for hospitalization, certain communicable diseases, or during the postpartum period).

Maternity benefit (Subsídio por Maternidade, social insurance): 100% of the insured's average daily salary in a six-month period within the last 12 months before the maternity leave began is paid for 60 days.

Workers' Medical Benefits

Universal: Primary care and treatments for tuberculosis, malaria, HIV, and chronic diseases are provided free of charge.

Social assistance: Primary health care is provided with copayments.

Dependents' Medical Benefits

Universal: No statutory benefits are provided.

Social assistance: Benefits for dependents are the same as those for workers.

Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.mitess.gov.mz/>) provides general supervision of the social insurance program.

National Social Security Institute (<https://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program and collects contributions.

Ministry of Gender, Child, and Social Action (<http://www.mgeas.gov.mz/>) and Ministry of Health (<http://www.misau.gov.mz/>) provide general supervision of the universal and social assistance programs.

National Social Action Institute administers the universal and social assistance programs.

Work Injury

Regulatory Framework

First law: 1957 (work injury).

Current laws: 2007 (labor law) and 2013 (work injury).

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

Coverage

Resident salaried employees in the private and public sector.

Voluntary coverage for certain self-employed persons.

Special systems for certain civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

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

Government: None; 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.

Temporary Disability Benefits

70% of the employee's last daily earnings before the disability began is paid.

Partial disability: 70% of the difference in the employee's daily earnings before and after the incapacity began is paid.

Permanent Disability Benefits

Permanent disability pension (Pensão de Invalidez Permanente): For a total (100%) disability, 90% of the employee's annual earnings is paid.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, 70% of the difference in the employee's annual earnings before and after the disability began is paid.

For an assessed degree of disability of less than 30%, a lump sum of 70% of the difference in the employee's annual earnings before and after the incapacity began is paid.

The minimum monthly permanent disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to

11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; prostheses; medicine; and transportation.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência)

Spouse's pension: 60% of the employee's annual earnings before death is paid.

Orphan's pension: 25% of the employee's annual earnings before death is paid for each orphan younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled); 30% if there is only one orphan; up to 80% for full orphans.

Other eligible survivors' pension: If there is no eligible widow(er) or orphan, 15% of the employee's annual earnings is paid for each other eligible survivor.

The maximum combined survivor pension is 80% of the employee's annual earnings.

Survivor settlement: A lump sum of six times the employee's last monthly earnings is split among the widow(er) (50%) and orphans (50%) younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled). The benefit is paid to the parent(s) or grandparent(s) if there is no widow(er) or eligible orphan.

Funeral grant (Subsídio de Funeral): A lump sum of twice the legal monthly minimum wage is paid to a widow(er) or the person who paid for the funeral.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

Administrative Organization

Ministry of Public Function provides general supervision.

Employers insure work injury liability through private carriers.

Unemployment

Regulatory Framework

A public works program (Programa Acção Social Produtiva) seeks to promote the socioeconomic inclusion of persons with work capacity living in poverty and vulnerable situations. A monthly allowance of 1,050 meticaís is paid to program participants who work at least four hours a day during at least four days a week.

The benefit is paid for up to one year in urban areas; three months in rural areas.

Family Allowances

Regulatory Framework

First law: 1993 (food subsidies).

Current law: 2011 (social assistance).

Type of program: Social assistance system.

Note: A social pension (subsídio social básico) is paid to households in extreme poverty and having no members with working capacity, including households headed by elderly, disabled, and permanently ill persons. See Old Age, Disability, and Survivors.

Coverage

Needy citizens of Mozambique.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Food allowance (Apoio Social Directo, means tested):

Paid to households with members receiving antiretroviral treatment for HIV/AIDS, with children recovering from acute malnutrition, and with no members with work capacity, including households headed by elderly persons, children aged 12 to 18, or disabled or chronically ill persons.

Family Allowance Benefits

Food allowance (Apoio Social Directo, means tested):

The cost of the basic food basket is paid in kind over a fixed period of time.

The average monthly cost of the basic food basket is 1,650 meticaís.

Administrative Organization

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision.

National Social Action Institute (<https://www.inas.gov.mz/>) administers the program.

Namibia

Exchange rate: US\$1.00 =
14.35 Namibian dollars (N\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1949 (social pension), 1965 (German war veterans' pensions), 1973 (pensions), and 1999 (veterans' pension).

Current laws: 1956 (pension funds); 1992 (pensions), implemented in 1994; 1994 (social security), implemented in 1995; and 2008 (veterans' pension).

Type of program: Universal, social insurance, and social assistance system.

Coverage

Universal and social assistance: Resident citizens and permanent residents of Namibia (Veterans' pension: Resident citizens of Namibia only).

Social insurance: Employed persons working at least one day a week on a regular basis, including public-sector employees who are not civil servants, household workers, and casual workers.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured persons

Universal and social assistance: None.

Social insurance: 0.9% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The insured person's contributions also finance cash sickness and maternity benefits.

Self-employed persons

Universal and social assistance: None.

Social insurance: 1.8% of gross monthly covered income.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Employer

Universal and social assistance: None.

Social insurance: 0.9% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The employer's contributions also finance cash sickness and maternity benefits.

Government

Universal and social assistance: The total cost.

Social insurance: Finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Old-age Grant, universal): Age 60.

Old-age benefit (social insurance): Age 60 with at least six months of contributions.

Employment must cease.

Veterans' pension (Veterans' Subvention, social assistance, income tested): Age 55 and a veteran of the Namibian War of Independence.

Income test: Income from work and other sources must not exceed a certain limit.

Disability pension (Disability Grant, universal): Must be aged 16 or older and assessed with a temporary or permanent disability or diagnosed with AIDS by a doctor in the public healthcare system.

A medical practitioner assesses the disability.

The disability pension cannot be combined with the old-age pension.

Disability benefit (social insurance): Must be assessed with a permanent disability and have at least six months of contributions.

A medical practitioner assesses the disability.

Survivor benefit (social insurance): The deceased had at least six months of contributions.

Eligible survivors include a widow(er), the deceased's children, and persons who were financially dependent on the deceased.

Funeral benefit (universal): The deceased received or was entitled to receive a universal old-age or disability pension at the time of death.

Old-Age Benefits

Old-age pension (Old-age Grant, universal): N\$1,250 a month is paid.

Old-age benefit (social insurance): A lump sum of N\$8,475 is paid.

Veterans' pension (Veterans' Subvention, social assistance, income tested): N\$2,200 a month is paid.

Permanent Disability Benefits

Disability pension (Disability Grant, universal): N\$1,250 a month is paid.

Disability benefit (social insurance): A lump sum of N\$8,475 is paid.

Survivor Benefits

Survivor benefit (social insurance): A lump sum of N\$8,475 is paid to the widow(er). If there is no widow(er), the benefit is split equally among other eligible survivors.

Funeral benefit (universal): The cost of the funeral, up to N\$3,200, is paid.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission, managed by a tripartite board of directors, administers the social insurance program and collects contributions.

Ministry of Poverty Eradication and Social Welfare (<http://www.mpesw.gov.na/>) administers the universal and social assistance programs.

Ministry of Veterans' Affairs (<http://www.veterans.gov.na/>) administers the veterans' pension.

Sickness and Maternity

Regulatory Framework

First laws: 1919 (health) and 1992 (Labour Act).

Current laws: 1994 (social security), implemented in 1995; 2007 (Labour Act), implemented in 2008; and 2015 (public health).

Type of program: Social insurance and employer-liability system.

Coverage

Social insurance: Employed persons working at least one day a week on a regular basis, including public-sector employees who are not civil servants, household workers, or casual workers.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special systems for military, police, and correctional personnel.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): None.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): The total cost.

Government

Social insurance (cash benefits): None; contributes as an employer.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): Must have at least six months of contributions.

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least six months of continuous employment and provide a medical certificate.

Compassionate benefit (employer liability): Must have at least 12 months of continuous employment. Paid for the death or serious illness of a child, spouse, parent, grandparent, brother, sister, father-in-law, or mother-in-law.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 75% of the maximum monthly basic earnings is paid from the 31st (if the insured works five days a week) or 37th (if the insured works more than five days a week) day of incapacity for the first 12 months; 65% for the next 12 months.

The maximum monthly basic earnings are N\$13,000.

Sickness benefit (employer liability): 100% of the employee's daily earnings is paid. In the first year of

employment with the same employer, the employee accrues one day of paid sick leave for every 26 days of paid work. Thereafter, during one leave cycle (36 months with the same employer), an employee can accrue up to 30 days of paid sick leave.

Maternity benefit (social insurance): 100% of the insured's basic earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth).

The minimum monthly maternity benefit is N\$300.

The maximum monthly maternity benefit is N\$13,000.

If the mother dies, the benefit may be transferred to the child's primary caregiver.

Maternity benefit (employer liability): 100% of the employee's non-wage earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth). May be extended for one month if there are complications arising from pregnancy or childbirth.

Compassionate benefit (employer liability): 100% of the employee's earnings is paid for up to five days in each 12-month period of continuous employment.

Workers' Medical Benefits

The Ministry of Health and Social Services provides health care services. Fees vary depending on the services provided and type of health facility. Primary health care is free for the elderly, war veterans, and other vulnerable groups.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>), managed by a tripartite board of directors, administers social insurance cash sickness and maternity benefits, and pays benefits through the Maternity, Sickness, and Disability Fund.

Work Injury

Regulatory Framework

First and current law: 1941 (employees' compensation).

Type of program: Social insurance system.

Coverage

Employed persons, including apprentices, with earnings up to N\$81,300 a year.

Exclusions: Self-employed persons, casual workers, and persons employed temporarily outside of Namibia for more than 12 consecutive months.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: A percentage of gross payroll based on industry classification.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease that lasts for at least three days.

Temporary Disability Benefits

75% of the insured's last monthly earnings before the disability began is paid while the insured is receiving medical treatment. The benefit is paid for up to 12 months; may be extended for up to six months.

The maximum monthly temporary disability benefit is N\$4,125.

After 18 months, the Social Security Commission must decide either to extend the benefit or to start paying a permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 75% of the insured's last monthly earnings before the disability began is paid. For an assessed degree of disability of at least 31% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

The maximum monthly earnings used to calculate the permanent disability pension are N\$5,500.

Partial disability: For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the insured's last monthly earnings before the disability began is paid based on the assessed degree of disability.

The maximum monthly earnings used to calculate the partial permanent disability benefit are N\$3,300.

The maximum partial permanent disability benefit is N\$49,500.

Workers' Medical Benefits

Medical benefits include the cost of transportation to a hospital or place of residence and all reasonable medical expenses, according to the fee schedule of the Namibian Association of Medical Aid Fund.

Survivor Benefits

Survivor pension

Spouse's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 20% of the total permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 18, up to a total of 60% for three or more orphans.

The orphan's pension ceases if the orphan marries before age 18.

Other eligible survivors' pension: If there is no eligible widow(er) or orphan, up to 40% of the permanent disability pension the deceased received or was entitled to receive is paid to other eligible survivors. The survivors must have been fully dependent on the deceased.

The maximum combined monthly survivor benefit is N\$4,125 or 100% of the permanent disability pension the deceased received or was entitled to receive, whichever is less.

Funeral grant: A lump sum of up to N\$3,450 is paid.

Death benefit: A lump sum of N\$4,500 or twice the deceased's last monthly earnings at the time of death, whichever is less, is paid to the widow(er).

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>) administers the Employees' Compensation Fund and collects contributions.

Unemployment

Regulatory Framework

The Labour Act 2007 requires employers to provide severance pay to employees with at least 12 months of continuous employment. Severance pay is provided in the case of unfair dismissal, if the contract is terminated because the employer dies or becomes insolvent, if the employee dies while working, or if the employee terminates the contract because of a physical incapacity. A lump sum of at least one week of the employee's last earnings for every year of continuous employment is paid.

Family Allowances

Regulatory Framework

First law: 1960 (children), implemented in 1977.

Current law: 2015 (child care and protection).

Type of program: Universal and social assistance system.

Note: Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides scholarships and loans to needy, unemployed university students.

Coverage

Universal: Resident citizens and permanent residents of Namibia.

Social assistance: Needy resident citizens and permanent residents of Namibia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child disability grant (universal): Paid for a child younger than age 16 with a disability. Must provide a social background report from a social worker and a medical certificate issued by a state medical doctor.

The child disability grant ceases when the child reaches age 16 and is replaced by the disability grant (see Old Age, Disability, and Survivors).

Foster parent grant (universal): Paid to foster parents who meet certain conditions.

Maintenance grant (social assistance, income tested): Paid for biological children up to age 18 to social assistance pensioners, widow(er)s, or persons serving a prison sentence of six months or longer, with income of N\$1,000 or less. Children older than age 7 must be attending school.

Vulnerable child grant (social assistance, income tested): Paid to certain vulnerable families with children younger than age 16.

Income test: Monthly income must not exceed N\$1,000.

Family Allowance Benefits

Child disability grant (universal): N\$250 a month is paid for each eligible child.

Foster parent grant (universal): N\$250 a month is paid for each eligible child for the duration of the foster care period.

Namibia

Maintenance grant (social assistance, income tested):

N\$250 a month is paid for each eligible child, up to six children.

Vulnerable child grant (social assistance, income tested): N\$250 a month is paid for each eligible child.

Administrative Organization

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.

Niger

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1967 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Private-sector employees, public-sector employees who are not civil servants, students in technical schools, and apprentices.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 5.25% of monthly covered earnings.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 6.25% of monthly covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged) with at least 180 months of coverage.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de vieillesse): Age 60 (age 55 if prematurely aged) with at least 12 months but less than 180 months of coverage.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Employment must cease.

The old-age settlement is payable abroad under reciprocal agreement.

Disability pension (Pension d'invalidité): Must have at least a 66.7% assessed loss of earning capacity and at least 60 months of coverage, including at least six months of coverage in the 12 months before the disability began. The disability must be the result of a nonwork-related accident or disease.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Constant-attendance allowance: 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.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before the date of death, and orphans up to age 16 (age 18 if an apprentice, age 21 if a student or disabled).

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

An orphan receiving a survivor pension may not receive a family allowance.

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement (Allocation de survivant): The deceased did not qualify for a disability pension and had less than 180 months of coverage.

Niger

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before the date of death, and orphans up to age 16 (age 18 if an apprentice; age 21 if a student or disabled).

The survivor settlement may be paid in addition to the family allowance.

Old-Age Benefits

Old-age pension (*Pension de vieillesse*): The monthly pension is 1.33% of the insured's average monthly covered earnings for every 12 months of coverage before January 1, 2012, plus 2% of average monthly covered earnings for every 12 months of coverage since January 1, 2012.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement (*Allocation de vieillesse*): A lump sum of one month of the insured's average monthly covered earnings in the last three or five years, whichever is greater, is paid for each year of coverage.

Permanent Disability Benefits

Disability pension (*Pension d'invalidité*): The monthly pension is 1.33% of the insured's average monthly covered earnings for every 12 months of coverage before January 1, 2012, plus 2% of average monthly covered earnings for every 12 months of coverage since January 1, 2012.

The minimum monthly disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

Constant-attendance allowance: 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (*Pension de survivant*)

*Spouse's pension (*Pension de veuve/veuf*):* 50% of the old-age or disability pension the deceased received or was

entitled to receive is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

*Orphan's pension (*Pension d'orphelin*):* 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The minimum orphan's pension is the value of the family allowance.

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

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree based on changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement (*Allocation de survivant*): A lump sum of one month of the old-age pension the deceased would have been entitled to receive with 180 months of coverage is paid for every six months coverage the deceased had. If there is more than one eligible widow, the benefit is split equally.

Administrative Organization

Ministry of Employment, Labor, and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1965 (family and maternity), 1972 (collective agreement), 2006 (child medical benefits), and 2012 (labor code).

Type of program: Universal (medical benefits), social insurance (cash maternity and medical benefits), and employer-liability (cash sickness benefit) system.

Coverage

Universal: Children residing in Niger and persons undergoing certain medical treatments.

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Employer liability: Employed persons, including public-sector employees who are not civil servants.

Exclusions: Self-employed persons and civil servants.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Employer liability: None.

Self-employed person

Universal: None.

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Universal: The total cost.

Social insurance: None.

Employer liability: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness benefit (Indemnisation du travailleur malade, employer liability): There is no minimum qualifying period.

Cash maternity benefit (social insurance): Paid to an insured woman or the wife of an insured man with at least six months of employment.

Prenatal, maternity, and birth allowances (social insurance): See Family Allowances.

Medical benefits (universal): There is no qualifying period.

Medical benefits (social insurance): Must be eligible for maternity benefits or receive family allowance benefits.

Sickness and Maternity Benefits

Sickness benefit (Indemnisation du travailleur malade, employer liability): Up to 100% of the employee's monthly earnings, depending on the employee's profession and employment duration, is paid for up to three months (up to 12 months for banking-sector employees); 50% of earnings may be paid for an additional four months.

Maternity benefit (social insurance): 50% of the insured's last monthly earnings (the employer pays an additional 50% directly for employees with at least two years of employment with the same employer) is paid for six weeks before and eight weeks after the expected date of childbirth; may

be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

Prenatal, maternity, and birth allowances (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (universal): Benefits include free medical services for children younger than age five and free treatment of certain priority diseases (such as HIV/AIDS).

Medical benefits (social insurance): Working women are reimbursed for the cost of medical care during pregnancy and childbirth.

Dependents' Medical Benefits

Medical benefits (universal): Dependents are covered in their own right.

Medical benefits (social insurance): Not applicable.

Administrative Organization

Ministry of Public Health and Ministry of Finance provide general supervision of the universal program and reimburse healthcare providers.

Ministry of Employment, Labour, and Social Protection provides general supervision of the social insurance and employer-liability programs.

National Social Security Fund, managed by a tripartite council and a director, administers the social insurance and employer-liability programs and collects contributions.

Work Injury

Regulatory Framework

First law: 1961.

Current law: 1965 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, students in technical schools, apprentices, certain members of production cooperatives, managers, and directors of trade companies.

Voluntary coverage is available (except for temporary disability benefits) for six weeks after mandatory coverage ends.

Source of Funds

Insured person: None; 1.4% of quarterly declared earnings for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 1.75% of monthly covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

50% of the insured's average daily covered earnings in the month before the disability began is paid for the first 28 days of incapacity; thereafter, 66.7% is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 100% of the insured's average monthly covered earnings in the last 12 months is paid.

The minimum annual earnings used to calculate benefits are 505,000 CFA francs.

The maximum annual earnings used to calculate benefits are 6,228,333 CFA francs.

Constant-attendance allowance: 40% of the insured's disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, the pension is the insured's annual covered earnings multiplied by 0.5% for each assessed degree of disability up to 50%, plus annual covered earnings multiplied by 1.5% for each assessed degree of disability above 50%.

Schedule of payments: The partial disability pension is paid monthly, quarterly, or annually depending on its value. If the assessed degree of disability is 10% or less, the insured may request that the pension be paid as a lump sum. Otherwise, the pension may be partially converted to a lump sum after receiving the pension for five years, subject to certain conditions.

The insured may be required to undergo a medical examination by a doctor approved or designated by the National Social Security Fund every six months in the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted based on changes in the legal minimum wage.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente de conjoint survivant): 30% of the deceased's adjusted annual earnings is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

The spouse's pension ceases upon remarriage if the widow(er) has no dependent child.

Remarriage settlement: A lump sum of three years of the spouse's pension is paid to a widow(er) without a dependent child upon remarriage.

Orphan's pension (Rente d'enfants à charge et descendants): 15% of the deceased's adjusted annual earnings is paid for each of the first two orphans up to age 16 (age 18 if an apprentice; age 21 if a student or disabled); 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension (Rente d'ascendants): 10% of the deceased's annual adjusted earnings is paid to each dependent parent and grandparent.

The maximum dependent parent's and grandparent's pension is 30% of the deceased's annual adjusted earnings.

The maximum combined survivor pension is 85% of the deceased's annual adjusted earnings.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on the changes in the legal minimum wage.

Funeral grant (Frais funéraires): A lump sum of 15 days of the deceased's annual adjusted earnings is paid.

Administrative Organization

Ministry of Employment, Labour, and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program and collects contributions.

Unemployment

Regulatory Framework

The 2012 labor code requires employers to provide severance pay to employees dismissed on economic grounds. The payment amount is one month of the employee's gross salary. Under collective agreement, employers also provide severance pay to employees with at least one year of continuous employment. The payment amount is a percentage of the employee's monthly salary for each year of service based on the length of service: 20% a year is paid for one to five years of service; 30% a year for six to 10 years; and 35% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965 (family and maternity).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees who are not civil servants.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.4% of monthly covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children aged 1 to 16 (age 18 if an apprentice; age 21 if a student or disabled) who do not receive an orphan's pension. The parent must have at least six consecutive months of covered employment and be currently working at least 18 days or

120 hours a month or be the widow(er) of an insured person who was receiving a family allowance before death; an unemployed parent may receive allowances for up to six months after covered employment ceases.

If a parent is also eligible to receive a family allowance under the special system for civil servants, only the greater benefit is paid.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or the wife of an insured man for undergoing three prescribed medical examinations.

Maternity allowance (Allocation de maternité): The mother and child must undergo prescribed medical examinations.

Birth allowance (Allocation au foyer du travailleur): Paid for the birth of the insured's first three children from the first wife. The mother and child must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowance (Allocation familiale): 1,500 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid quarterly.

Prenatal allowance (Allocation prénatale): A lump sum of 13,500 CFA francs is paid in three parts: 4,500 CFA francs at the third month of pregnancy; 6,000 CFA francs at the sixth month of pregnancy; and 3,000 CFA francs at the eighth month of pregnancy.

Maternity allowance (Allocation de maternité): A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months.

Birth allowance (Allocation au foyer du travailleur): A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months. The allowance is paid for each of the first three births.

Administrative Organization

Ministry of Employment, Labour, and Social Protection provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program and collects contributions.

Nigeria

Exchange rate: US\$1.00 = 361 naira.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (provident fund).

Current law: 2014 (pensions).

Type of program: Mandatory individual account system.

Note: A Micro Pension Plan for workers who are not covered under the mandatory individual account program, including self-employed persons and informal-sector workers, has not yet been implemented.

Coverage

Federal public-sector employees, state and local government public-sector employees in the federal capital territory, and private-sector employees working in firms with at least three employees.

Exclusions: Diplomats, noncitizens covered by an equivalent program in another country, self-employed persons, the clergy, and private-sector employees working in firms with fewer than three workers.

Special systems for certain judiciary officers, military and security personnel.

Source of Funds

Insured person: 8% of gross monthly earnings.

Gross earnings include basic salary, housing allowances, and transportation allowances.

Additional voluntary contributions of up to 33.3% of gross monthly earnings are possible.

There are no maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 10% of gross monthly payroll; pays the total cost of a life insurance policy.

Gross earnings include basic salary, housing allowances, and transportation allowances.

There are no maximum earnings used to calculate contributions.

Government: 1% of monthly earnings to subsidize the guaranteed minimum pension for federal public-sector employees; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 50; employees in certain categories of employment may retire before age 50.

Early withdrawal: Younger than age 50 and unemployed for at least four months.

Employment must cease.

The old-age pension is not payable abroad.

Disability pension: Must be assessed with a total incapacity for work or have a certified physical or mental disability.

A medical board or a qualified doctor assesses the degree of disability.

The disability pension is not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death. The pension is also paid if the insured is missing for at least a year and presumed dead.

Eligible survivors include a widow(er), orphans, persons named by the deceased, or, in the absence of the above, to the next-of-kin or the administrator of the deceased's estate.

The survivor pension is not payable abroad.

Old-Age Benefits

Old-age pension: The pension is calculated based on the insured's account balance and life expectancy. At retirement, the insured has two payment options: purchase an annuity or make programmed withdrawals.

The insured can withdraw a partial lump sum from his or her individual account if the remaining balance is sufficient to purchase an annuity or fund programmed withdrawals.

A lump sum of the insured's account balance may be paid if the balance is insufficient to purchase an annuity or fund programmed withdrawals.

Early withdrawal: A lump sum of up to 25% of the insured's account balance may be withdrawn.

A guaranteed minimum may be set by the government on the recommendation of the National Pension Commission. The amount has not yet been determined.

Permanent Disability Benefits

Disability pension: The pension is calculated based on the insured's account balance and life expectancy. The insured has two payment options: purchase an annuity or make programmed withdrawals.

The insured can withdraw a partial lump sum from the individual account if the remaining balance is sufficient to purchase an annuity or fund programmed withdrawals.

A lump sum of the insured's account balance may be paid if the balance is insufficient to purchase an annuity or fund programmed withdrawals.

Survivor Benefits

Survivor pension: At least three times the deceased's gross salary is paid to the deceased's individual account by a life insurance company contracted by the employer. The account balance is distributed to the deceased's eligible survivor(s).

Administrative Organization

Office of the Secretary to the Government of the Federation (<https://www.osgf.gov.ng/>) provides general guidance and supervision.

National Pension Commission (<https://www.pencom.gov.ng/>) regulates, supervises, and provides licenses to privately run pension fund administrators (PFAs).

Privately run pension fund administrators (PFAs) administer the individual accounts.

Licensed pension fund custodians (PFCs) collect contributions.

Trustfund Pensions Limited (<https://www.trustfundpensions.com/>), overseen by a tripartite board, administers contributions paid previously to the Nigeria Social Insurance Trust Fund (NSITF). Trustfund Pensions Limited also functions as a PFA.

Sickness and Maternity

Regulatory Framework

First and current laws: 1971 (labor code) and 1999 (health insurance).

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

Note: A National Health Act creating a social assistance health system providing a minimum package of health services was passed in 2014. No information is available on its implementation.

Coverage

Social insurance: Public-sector employees, including military and police personnel; and private-sector employees of firms with at least 10 employees.

Special voluntary systems for employers with nine or fewer employees, self-employed persons, pensioners, foreigners living in Nigeria, persons with disabilities, prisoners, students, and certain informal-sector workers.

Employer liability: Employees working in the industrial, commercial, or agricultural sectors.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Social insurance (medical benefits): 5% of monthly basic salary; 1.75% for federal public-sector employees.

Employer liability (cash benefits): None.

Self-employed persons

Social insurance (medical benefits): Not applicable.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (medical benefits): 10% of monthly basic payroll; 3.5% for federal public-sector employees.

Employer liability (cash benefits): The total cost.

Government

Social insurance (medical benefits): None; contributes as an employer.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least six months of continuous employment with the same employer and provide a medical certificate.

Medical benefits (social insurance): There are no minimum qualifying conditions for public-sector workers.

Eligible dependents include a spouse and up to four children younger than age 18.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's wages is paid for up to 12 days a year.

Maternity benefit (employer liability): 50% of the employee's wages is paid for up to six weeks before and six weeks after the expected date of childbirth.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include specialist consultations, hospitalizations for up to 15 days a year, ophthalmological services, preventive care, maternity care for up to four live births, medicine, preventive dental care and pain relief, and some prostheses. Benefits are provided after a 90-day waiting period.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Federal Ministry for Employment, Labor, and Productivity and labor departments of state and local governments provide general supervision of cash benefits.

Federal Ministry of Health (<http://www.health.gov.ng/>) provides general supervision of medical benefits.

National Health Insurance Scheme (<https://www.nhis.gov.ng/>) administers medical benefits.

Health maintenance organizations collect contributions.

Work Injury

Regulatory Framework

First law: 1942 (workmen's compensation).

Current law: 2010 (employees' compensation).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, including local government employees, apprentices, and household workers.

Exclusions: Military personnel and family labor.

Note: Coverage of self-employed persons and informal-sector workers has not been implemented.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: At least 1% of gross monthly payroll; may be increased based on the assessed degree of risk.

Government: None; 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 specified by law.

Temporary Disability Benefits

A lump sum is paid for a temporary disability lasting up to one year.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, 90% of insured's last monthly earnings is paid until the insured

reaches age 55. If the insured is aged 55 or older when the disability began, the benefit is paid for two years from the date the disability began.

Partial disability: Up to 90% of the difference in the insured's earnings before and after the disability began is paid until the insured reaches age 55. If the insured is aged 55 or older when the disability began, the benefit is paid for two years from the date the disability began. For a permanent disfigurement that does not result in a loss of earnings, a lump sum may be paid.

A medical board assesses the degree of disability.

Work injury benefits are paid in addition to benefits under Old Age, Disability, and Survivors.

Rehabilitation for the injured worker and counseling services for the injured worker's dependents are provided where possible.

Workers' Medical Benefits

Benefits include medical care, hospitalization, medicine, surgery, appliances, transportation, and a daily subsistence allowance.

Survivor Benefits

Survivor pension: 30% to 90% of the deceased's last monthly earnings is paid to the widow(er) or an orphan younger than age 21, based on the age of the widow(er) and the number of orphans.

Survivor benefit: If there are no eligible survivors, a lump sum is paid to the deceased's dependents or next of kin.

Work injury benefits are paid in addition to benefits under Old Age, Disability, and Survivors.

Administrative Organization

Nigeria Social Insurance Trust Fund (<http://www.nsitf.gov.ng/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

The 2014 Pensions Reform Act allows employees to withdraw up to 25% of their individual account balance in case of unemployment. See early withdrawal under Old Age, Disability, and Survivors.

Rwanda

Exchange rate: US\$1.00 = 890 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (workers' pensions in Belgian Congo and Rwanda-Urundi).

Current laws: 1974 (social security), 2003 (social security), and 2015 (pension schemes).

Type of program: Social insurance system.

Coverage

Salaried workers, including temporary and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; government officials; and employees of international organizations and foreign governments residing in Rwanda.

Voluntary coverage for self-employed persons (affiliation available up to age 50), and for persons who previously had mandatory coverage.

Source of Funds

Insured person: 3% of monthly covered earnings; 6% for the voluntarily insured.

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

There are no maximum earnings used to calculate contributions.

Self-employed person: 6% of declared income, including base salary, allowances, and other benefits.

The minimum monthly earnings used to calculate contributions are 100% of the insured's previous base salary.

With the self-employed person's approval, the base salary may increase by up to 30% after every three years of voluntary contributions.

Employer: 3% of gross monthly covered payroll.

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

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (younger if prematurely aged) with at least 180 months of contributions.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 60 (younger if prematurely aged) with less than 180 months of contributions.

Disability pension: Must have at least a 50% assessed loss of earning capacity and have at least 60 months of contributions, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonwork-related accident.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

A doctor approved or appointed by the Rwanda Social Security Board periodically assesses the disability.

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

Eligible survivors include a widow(er), unmarried nonworking orphans younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no widower(er) or orphan.

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

Survivor settlement: The deceased did not qualify for an old-age or disability pension and had less than 180 months of contributions.

Eligible survivors include a widow(er), unmarried nonworking orphans younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no widow(er) or orphan.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last five years plus 2% of the average monthly earnings for every 12 months of contributions exceeding 180 months is paid. If the insured did not contribute for the five years immediately before the claim is made, the average monthly earnings are based on the total number of months of contributions in the last five years of employment divided by 60.

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

Benefit adjustment: Benefits are adjusted periodically by presidential decree based on an actuarial evaluation.

If the insured is entitled to two or more pensions (including work injury benefits), each pension is paid fully.

Old-age settlement: A lump sum of 100% of the insured's average monthly earnings in the last five years of contributions (in the entire contribution period if the insured has less than five years of contributions) multiplied by the number of years of contributions is paid.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last five years plus 2% of average monthly earnings for every 12 months of contributions exceeding 180 months is paid. For each year that a claim is made before age 60, the insured is credited with six months of contributions.

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

Constant-attendance allowance: 40% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree based on an actuarial evaluation.

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.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

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

Survivor settlement

Spouse's settlement: A lump sum of one month of the old-age pension the deceased would have received with 180 months of contributions is paid for every six months of contributions the deceased had.

Orphan's settlement: A lump sum of 50% of the spouse's settlement is paid to each eligible orphan.

The maximum combined orphan's settlement is 200% of the spouse's settlement.

Other eligible survivors: A lump sum of 50% of the spouse's settlement is paid to the surviving parent(s).

Benefit adjustment: Benefits are adjusted periodically by presidential decree based on an actuarial evaluation.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw/>) provides general supervision.

Rwanda Social Security Board (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<https://www.rra.gov.rw/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1967 (labor law) and 2007 (community health insurance).

Current laws: 2015 (organization of community-based health insurance), 2015 (health insurance schemes), 2016 (maternity benefits), and 2018 (labor law).

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

Coverage

Social insurance (cash maternity benefits): Persons in formal employment.

Exclusion: Self-employed persons.

Social insurance (community-based health insurance): Residents of Rwanda not covered by any other health insurance program.

Social insurance (public health insurance): Employees in the public sector, private-sector employees, and pensioners who previously contributed toward medical care.

Exclusions: Self-employed persons.

Special systems for military personnel.

Employer liability: Employed persons, including apprentices.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

Source of Funds

Insured person

Social insurance (cash maternity benefit): 0.3% of gross monthly earnings.

Social insurance (community-based health insurance): An annual flat-rate contribution of 2,000 francs, 3,000 francs, or 7,000 francs a year, depending on socioeconomic category.

Social insurance (public health insurance): 7.5% of monthly basic earnings (employees) or 7.5% of the pension (pensioners).

Employer liability (cash sickness and maternity benefits): None.

Self-employed person

Social insurance (cash maternity benefits): Not applicable.

Social insurance (community-based health insurance): An annual flat-rate contribution of 2,000 francs, 3,000 francs, or 7,000 francs, depending on socioeconomic category.

Self-employed persons can pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

Social insurance (public health insurance): Not applicable.

Employer liability (cash sickness and maternity benefits): Not applicable.

Employer

Social insurance (cash maternity benefit): 0.3% of gross monthly payroll.

Social insurance (community-based health insurance): None.

Social insurance (public health insurance): 7.5% of monthly basic payroll.

Employer liability (cash sickness and maternity benefits): The total cost.

Government

Social insurance (cash maternity benefit): None.

Social insurance (community-based health insurance): The total cost of premiums for the lowest socioeconomic category; finances any deficit.

Transfers from international donors and the special system for military personnel also finance the community-based health insurance program.

Social insurance (public health insurance): 7.5% of the pension for pensioners.

Employer liability (cash sickness and maternity benefits): None.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate. A medical certificate signed by three medical doctors may be required for sick leave lasting at least 15 days.

Cash maternity benefit (social insurance and employer liability): Must be currently employed with at least one month of contributions. Must provide a medical certificate of delivery issued by a recognized health facility.

Medical benefits (community-based health insurance, social insurance): Must have paid premiums for at least 30 days.

Medical benefits (public health insurance, social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's monthly earnings is paid for up to three months. Employees can take up to three additional months of unpaid leave.

Maternity benefit (social insurance and employer liability): 100% of the insured's daily earnings is paid for 12 weeks (the employer pays for the first six weeks).

Up to one additional month of maternity leave is paid in case of delivery complications certified by an authorized medical doctor.

Workers' Medical Benefits

Community-based health insurance (social insurance):

Government health centers, district hospitals, and referral hospitals provide medical services. Benefits include vaccinations, general care, surgery, dental care, X-rays and imaging, laboratory services, rehabilitation services, hospitalization, medicine, maternity care, ambulance fees, and prostheses.

Cost sharing: A copayment is required. (10% of billable costs for services at the district level.)

Public health insurance (social insurance): Benefits include surgical interventions, hospitalization, chemotherapy, medical imaging, laboratory tests, physiotherapy, dental care, eye treatment, limb prosthesis and orthosis, dialysis, and full medical check-ups (for women aged 36 or older and men aged 41 or older).

Cost sharing: The insured pays 15% of the costs for covered medical treatments and prescribed medicines.

Dependents' Medical Benefits

Community-based health insurance (social insurance): Benefits for dependents are the same as those for the insured.

Public health insurance (social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Public Service and Labour (<https://mifotra.gov.rw/>) provides general oversight for the employer liability program.

Rwanda Social Security Board (<http://www.rssb.rw/>) administers the social insurance programs and collects contributions.

Work Injury

Regulatory Framework

First law: 1949 (Compensation for work accidents and occupational diseases in Belgian Congo and Rwanda-Urundi).

Current laws: 1974 (social security) and 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases and accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery, until certification of permanent disability, or for up to 180 days (whichever occurs first).

A doctor approved or appointed by the Rwanda Social Security Board periodically assesses the disability.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability. For an assessed degree of disability of less than 15%, a lump sum of three years of the pension is paid, based on the assessed degree of disability.

A doctor approved or appointed by the Rwanda Social Security Board periodically assesses the disability.

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average daily earnings in the last three months before the disability began is paid to the widow(er).

Orphan's pension: 15% of the deceased's average daily earnings in the last three months before the disability began is paid for each unmarried nonworking orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% for a full orphan.

Other eligible survivors: 10% of the insured's average daily earnings in the last three months before the disability began is paid to each surviving parent.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of 100 times the legal monthly minimum wage is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw/>) provides general supervision.

Rwanda Social Security Board (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<https://www.rra.gov.rw/>) collects contributions.

Unemployment

Regulatory Framework

The 2018 labor law requires employers to provide severance pay in case of dismissal due to economic or technological reasons to an employee with at least 12 months of service. One month of the employee's average salary is paid for at least one but less than five years of service; two months for at least five but less than 10 years, three months for at least 10 but less than 15 years; four months for at least 15 but less than 20 years; five months for at least 20 but less than 25 years; or six months for at least 25 years of service.

São Tomé and Príncipe

Exchange rate: US\$1.00 = 20,941 dobras.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979 (social security).

Current laws: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Note: The 2014 law on compulsory social security increased contribution rates and extended the social insurance program's coverage to self-employed persons. These provisions have not been implemented and are not included below.

Coverage

Employed persons, including civil servants and military personnel; and household workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 4% of monthly earnings.

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

The insured person's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Self-employed person: Not applicable.

Employer: 6% of monthly payroll.

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

The employer's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Government: Provides subsidies as needed; contributes as an employer.

Qualifying Conditions

Old-age pension (Pensão de Velhice): Age 62 with at least 180 months of contributions and enrolled in the program for at least 240 months.

Early pension (women only): Age 57 with at least 180 months of contributions and enrolled in the program for at least 240 months.

Employment may continue.

Deferred pension: The pension may be deferred.

Disability pension (Pensão de Invalidez): Must be younger than age 62, have at least a 66% assessed loss of work capacity and a 50% loss of earning capacity, and have at least 60 months of contributions before the disability began.

A disability committee assesses the loss of work capacity.

Constant-attendance allowance: 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 allowance.

Survivor pension (Pensão de Sobrevivência): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er); a separated spouse entitled to alimony; orphans up to age 19 (age 22 if a student in a technical school; age 25 if a university student; no limit if disabled), and certain other dependent family members who were living with the deceased at the time of death.

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

Funeral grant (Subsídio de Funeral): The deceased had at least 12 months of contributions or was a pensioner.

Old-Age Benefits

Old-age pension (Pensão de Velhice): 2.5% of the insured's average monthly earnings in the highest 10 years of earnings in the last 15 calendar years is paid for each year of contributions.

The minimum monthly old-age pension is 40% of the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,100,000 dobras.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the highest 10 years of earnings in the last 15 calendar years.

Early pension (women only): Calculated in the same way as the old-age pension.

Deferred pension: The pension is increased by 2% for each year of deferral after the normal retirement age.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index or other macroeconomic indicators.

Permanent Disability Benefits

Disability pension (Pensão de Invalidez): 2.5% of the insured's average monthly earnings in the highest 10 years of earnings in the last 15 calendar years is paid for each year of contributions.

The minimum monthly disability pension is 40% of the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,100,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted based on changes in the consumer price index or other macroeconomic indicators.

Survivor Benefits

Survivor pension (Pensão de Sobrevivência)

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).

A divorced or separated spouse receiving alimony receives a pension equal to the amount of the alimony but not exceeding 25% of the old-age or disability pension the deceased received or was entitled to receive.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

Dependent relative's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no eligible orphans.

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

Funeral grant (Subsídio de Funeral): A lump sum of up to two times the legal monthly minimum wage for civil servants is paid to cover the cost of the funeral.

The legal monthly minimum wage for civil servants is 1,100,000 dobras.

Administrative Organization

Ministry of Labor, Solidarity, Family, and Professional Training provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1979 (social security).

Current laws: 1990 (social security), 2004 (social protection), 2014 (compulsory social security), and 2019 (labor law).

Type of program: Social insurance system.

Note: The 2014 law on compulsory social security extended the social insurance program's coverage to self-employed

persons. This provision has not been implemented and is not included below.

Coverage

Employed persons, including civil servants and military personnel, and household workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Provides subsidies as needed; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Subsídio de Doença): Must have at least 180 days of contributions immediately before the incapacity began.

The cash sickness benefit may be paid for bereavement.

A disability committee assesses the incapacity for work.

Special leave (Subsídio por Doença de Filho Menor): Paid to a parent to care for a sick child younger than age 4 (any age if disabled). The insured must have at least 180 days of contributions immediately before the special leave began.

Cash maternity, paternity, and child care benefits (Subsídio de Maternidade e Parentalidade): Paid to the mother, father, or other family member who is providing care for a newborn child. The insured must have at least 180 days of contributions before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit (Subsídio de Doença): 75% of the insured's average daily earnings in the last six months is paid after a three-day waiting period for up to 360 days. The insured must resume work for more than 90 consecutive days to receive another sickness benefit for up to 360 days.

Special leave (Subsídio por Doença de Filho Menor): 75% of the insured's average daily earnings in the last six months is paid for 90 days. There is a 360 day waiting period for receiving another special leave benefit for the same child.

Maternity, paternity, and child care benefit (Subsídio de Maternidade e Parentalidade): 100% of the insured's average daily earnings in the last six months is paid for

98 days; 15 additional days are paid for each child in case of multiple births.

Workers' Medical Benefits

The public health program provides medical care.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Solidarity, Family, and Professional Training provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) administers the programs.

Work Injury

Regulatory Framework

First law: 1979 (social security).

Current laws: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, and household workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of the insured's average daily earnings in the six months before the disability began is paid for the first 30 days; 90% from the 31st day to the 360th day; 75% from the 361st day up to the 24th month.

Permanent Disability Benefits

Permanent disability pension (Pensão de Invalidez): For an assessed loss of work capacity of at least 66.7%, 50% of the insured's average monthly earnings in the highest 10 years of earnings in the last 15 calendar years plus 2% for each year of contributions exceeding 25 years is paid.

The minimum monthly permanent disability pension is 40% of the legal monthly minimum wage for civil servants.

The legal monthly minimum wage for civil servants is 1,100,000 dobras.

Workers' Medical Benefits

No statutory benefits are provided.

The public health program provides medical care.

Survivor Benefits

Survivor pension

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

The spouse's pension ceases upon remarriage.

Orphan's pension: 30% of the permanent disability pension the deceased received or was entitled to receive is paid for each orphan.

Dependent relative's pension: 20% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no orphans.

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

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Labor, Solidarity, Family, and Professional Training provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) collects contributions and administers the program.

Unemployment

Regulatory Framework

The 2019 labor code regulates severance pay for the termination of a work contract on economic grounds or without a fair justification from the employer. For the unfair dismissal of a fixed-term employee, the severance pay is the salary the employee would have received until the regular end of the contract. Employees on a permanent contract dismissed for reasons deemed unfair by a tribunal can choose to be reinstated to their previous position with full reimbursement of lost earnings, or receive severance pay without

reinstatement. The payment amount in this case and for dismissal on economic grounds is a lump sum of 100% of the employee's last monthly earnings multiplied by the number of years of continuous employment. The minimum payment amount is three times the employee's last monthly earnings.

Senegal

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

General program (Régime général de retraite): Private-sector employees and public-sector employees who are not civil servants; household, seasonal, casual, and daily workers.

Voluntary coverage for persons aged 40 or older with at least five years of contributions who previously had mandatory coverage.

Exclusions: Self-employed persons.

Special system for civil servants.

Complementary program (Régime complémentaire des cadres): White-collar workers.

Voluntary coverage for persons aged 40 or older with at least five years of contributions who previously had mandatory coverage.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

General program: 5.6% of monthly covered earnings.

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

The legal monthly minimum wage is 52,500 CFA francs.

The maximum monthly earnings used to calculate contributions are 360,000 CFA francs.

Complementary program: 2.4% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 CFA francs.

Self-employed person

General program: Not applicable.

Complementary program: Not applicable.

Employer

General program: 8.4% of monthly covered payroll.

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

The legal monthly minimum wage is 52,500 CFA francs.

The maximum monthly earnings used to calculate contributions are 360,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

Complementary program: 3.6% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 CFA francs.

Government

General and complementary programs: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension (Pension de retraite, general program): Age 55 to 60 (age 55 for persons working in arduous conditions), depending on the type of employment at retirement, with at least 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: Age 53 with at least 400 points.

Employment must cease.

Child supplement (Majoration pour charges de famille): Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

Old-age pension (Pension de retraite, complementary program): Age 55 with at least 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: Age 53 with at least 400 points.

Employment must cease. (The insured may continue to work up to age 60 without accumulating additional points.)

Child supplement (Majoration pour charges de famille): Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

Old-age settlement (Rachat des allocations, general program): Aged 55 to 60 (age 55 for persons employed in arduous conditions) depending on the type of employment at retirement, with less than 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease.

Child supplement (Majoration pour charges de famille): Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

Old-age settlement (Rachat des allocations, complementary program): Age 55 with less than 400 points.

Disability pension (Pension d'invalidité, general and complementary programs): Age 53 and assessed with a disability.

A medical doctor authorized by the Social Insurance Institute for Old-Age Pensions assesses the disability.

Survivor pension (Pension de réversion, general and complementary programs): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 45 or older (at any age if caring for two dependent children younger than age 21); a widower aged 55 or older (at any age if disabled, or aged 53 or older if caring for a person with a disability who is unable to work); and orphans younger than age 21 if their guardian is ineligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

Old-Age Benefits

Old-age pension (Pension de retraite, general program): The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of the points awarded for contributions and for certain periods of incapacity, work injury, and maternity leave.

The value of a point are set annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: The pension is reduced by 5% for each year it is claimed before the normal retirement age.

Child supplement (Majoration pour charges de famille): The pension is increased by 5% for each eligible child for up to three children.

Old-age pension (Pension de retraite, complementary program): Calculated in the same way as the old-age pension (general program).

Early pension: The pension is reduced by 1% for each quarter it is claimed before the normal retirement age.

Child supplement (Majoration pour charges de famille): Calculated in the same way as the child supplement (general program).

Old-age settlement (Rachat des allocations, general program): A lump sum of the insured's number of points multiplied by the reference salary for the previous year is paid.

The number of points is the sum of points awarded for contributions and for certain periods of incapacity, work injury, and maternity leave.

The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Child supplement (Majoration pour charges de famille): The pension is increased by 5% for each eligible child for up to three children.

Old-age settlement (Rachat des allocations, complementary program): Calculated in the same way as the old-age settlement (general program).

Permanent Disability Benefits

Disability pension (Pension d'invalidité, general and complementary programs): The full old-age pension is paid.

Survivor Benefits

Survivor pension (general and complementary programs)

Spouse's pension (Pension de réversion veuf/veuve): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). The pension paid to a widow aged 45 to 49 with no dependent children is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

Orphan's pension (Pension de réversion orphelin): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive if a spouse's pension is also paid (100% for full orphans).

Schedule of payments: Survivor pensions are paid quarterly.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn/>), managed by a bipartite employer and employee board, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefit) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefit); 1975 (medical benefits); 1991 (administration); 2003 (community-based health insurance), implemented in 2009; and 2008 (medical assistance for the elderly).

Type of program: Social insurance (cash maternity and maternity medical benefits), voluntary community-based social insurance (medical benefits), and social assistance (medical benefits) system.

Coverage

Social insurance (cash maternity and maternity medical benefits): Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

Social insurance (medical benefits): Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same company.

Exclusions: Self-employed persons.

Special system for pensioners.

Social assistance (medical benefits): Citizens of Senegal not covered by health insurance, including persons aged 60 or older (Plan Sésame), children younger than age 5, and certain groups of vulnerable persons.

Voluntary community-based social insurance (medical benefits): Residents of Senegal aged 18 or older.

Source of Funds

Insured person

Social insurance (cash maternity and maternity medical benefits): None.

Social insurance (medical benefits): Up to 7.5% of gross monthly earnings (rates vary depending on the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

Social assistance (medical benefits): None.

Voluntary community-based social insurance (medical benefits): 3,500 CFA francs a person per year; none for certain vulnerable groups.

Self-employed person

Social insurance (cash maternity and maternity medical benefits): Not applicable.

Social insurance (medical benefits): Not applicable.

Social assistance (medical benefits): None.

Voluntary community-based social insurance (medical benefits): 3,500 CFA francs a person per year; none for certain vulnerable groups.

Employer

Social insurance (cash maternity and maternity medical benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): Up to 7.5% of gross monthly payroll (rates vary depending on the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

Social assistance (medical benefits): None.

Voluntary community-based social insurance (medical benefits): None.

Government

Social insurance (cash maternity and maternity medical benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): None; contributes as an employer for public-sector employees who are not civil servants.

Social assistance (medical benefits): The total cost.

Voluntary community-based social insurance (medical benefits): 3,500 CFA francs a person per year; the total cost for certain vulnerable groups.

Qualifying Conditions

Cash sickness benefit: No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

Cash maternity benefit (Indemnité journalière du congé de maternité, social insurance): Must have worked at least 18 days or 120 hours a month for at least three consecutive months and provide a medical certificate.

The cash maternity benefit is payable abroad under reciprocal agreement.

Prenatal allowance (social insurance): See Family Allowances.

Maternity allowance (social insurance): See Family Allowances.

Medical benefits (social insurance): Must have at least two months of contributions.

Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance): The insured must have at least three months of continued employment. The pregnant woman must undergo prescribed medical exams.

Medical benefits (social assistance): There is no minimum qualifying period.

Medical benefits (voluntary community-based social insurance): Must not have outstanding contributions.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

Maternity benefit (Indemnité journalière du congé de maternité, social insurance): 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

Schedule of payments: The benefit is paid in three installments.

Prenatal allowance (social insurance): See Family Allowances.

Maternity allowance (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include partial cost sharing for health care, including hospitalization, approved medicine, and doctor's visits. There is no limit to duration.

Cost sharing: The insured pays 20% to 50% of the costs based on the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age and survivor pensioners.

Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance): Benefits include consultations, gynecology, vaccinations, dietary and family planning advice, generic drugs (Bamako initiative), and medical imaging.

Medical benefits (social assistance): Free medical treatment is provided in public hospitals (except for certain services).

Medical benefits (voluntary community-based social insurance): Benefits include partial cost sharing for the cost of preventative, curative, and specialized care, hospitalization, maternity care, medicine, and examinations.

Cost sharing: The insured pays 20% of the costs of generic drugs and medical care provided in public institutions, and 50% of the costs of medicine provided by private pharmacies.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured. Eligible dependents include the spouse and dependent children older than age 2 but younger than age 15 (age 18 if an apprentice; age 21 if a student or disabled).

Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (social assistance): Dependents are insured in their own right.

Medical benefits (voluntary community-based social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision of the social insurance program.

Social Security Fund (<http://www.secusociale.sn/>) administers the social insurance maternity benefit program.

Ministry of Health and Social Action (<http://www.sante.gouv.sn/>) provides general supervision for the medical benefits programs.

Universal Health Coverage Agency (<http://www.agencecmu.sn/>) coordinates universal health coverage through the social assistance and voluntary community-based social insurance programs (mutuelles de santé).

Individual health insurance institutions (Institutions de Prévoyance Maladie, IPMs) administer the social insurance medical benefits program. Companies with more than 300 employees must establish enterprise medical benefits; smaller firms may group together to join a specific health insurance institution.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons, including seamen and public-sector employees who are not civil servants; certain students; certain company managers; temporary, casual, and daily workers; and certain categories of self-employed persons.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: 1%, 3%, or 5% of covered payroll, depending on the assessed degree of risk.

The minimum annual earnings used to calculate contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of covered payroll, depending on the assessed degree of risk.

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

The legal monthly minimum wage is 52,500 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Indemnités journalières): 50% of the insured's daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% is paid until full recovery or certification of permanent disability. The benefit is paid to the employer when the insured is receiving the full salary.

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

The legal monthly minimum wage is 52,500 CFA francs.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Benefit adjustment: Benefits are adjusted periodically based on company-based agreements.

Permanent Disability Benefits

Permanent disability pension (Rente à la victime): The pension is the insured's average monthly earnings in the last 12 months multiplied by 0.5% for each assessed degree of disability from 10% to 50%, plus the insured's average monthly earnings multiplied by 1.5% for each assessed degree of disability exceeding 50%.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

The maximum annual earnings used to calculate benefits are 3,805,696 CFA francs.

Schedule of payments: The pension is paid monthly for a total (100%) disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

For an assessed degree of disability below 100%, the disability pension may be paid partially as a lump sum after five to seven years for an assessed degree of disability of greater than 10%. For an assessed degree of disability of up to 10%, a lump sum is paid.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 40% of the permanent disability pension is paid if the insured is assessed with a total (100%) degree of disability and requires the constant attendance of others to perform daily functions.

The minimum annual constant-attendance allowance is 70% of the minimum annual earnings used to calculate benefits.

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

The permanent disability pension is payable abroad under reciprocal agreement.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and wages, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension

Spouse's pension (Rente aux conjoints survivants): 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred or occupational disease was first assessed is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid monthly or quarterly.

The spouse's pension ceases upon remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual spouse's pension is paid.

Orphan's pension (Rente aux enfants): 15% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid for one orphan younger than age 15 (age 18 if an apprentice; age 21 if a student or disabled), 30% for two orphans, 40% for three orphans, and 10% for each additional orphan.

Dependent parent's and grandparent's pension (Rente aux ascendants): 10% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid to each dependent parent and grandparent.

The maximum combined dependent parent's and grandparent's pension is 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred.

The maximum combined survivor pension is 85% of the deceased's average monthly earnings in the 12 months before the work injury occurred.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Funeral grant (Frais funéraires): A lump sum of 4.17% of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living and wages, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn/>) collects contributions and administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Salaried employees, including seamen; public-sector employees who are not civil servants; and certain social insurance beneficiaries. Unemployed persons are covered for up to six months after leaving covered employment.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of monthly covered payroll.

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

The legal monthly minimum wage is 52,500 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with nine or fewer employees pay quarterly.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children older than age 2 but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have worked at least 18 days or 120 hours a month for at least three consecutive months.

The family allowance is payable abroad under reciprocal agreement.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or to the spouse of an insured man during pregnancy, with no limit on the number of children. The expectant mother must undergo prescribed medical examinations at the third, sixth, and eighth months of pregnancy.

The prenatal allowance is payable abroad under reciprocal agreement.

Maternity allowance (Allocation de maternité): Paid to an insured woman or the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

The maternity allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,600 CFA francs a month is paid for each eligible child for up to six children.

Schedule of payments: The family allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

Prenatal allowance (Allocation prénatale): 2,600 CFA francs a month is paid during pregnancy. The benefit is paid in three installments.

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

Maternity allowance (Allocation de maternité): 2,600 CFA francs a month is paid from the date of childbirth. The benefit is paid in five installments.

Benefits are paid for up to six months to insured persons who are involuntary unemployed, and with no limit to widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn/>) collects contributions and administers the program.

Seychelles

Exchange rate: US\$1.00 = 13.55 rupees.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1971 (provident fund), 1987 (social security), and 1990 (social insurance).

Current laws: 2005 (social insurance) and 2010 (universal social security).

Type of program: Universal and social insurance system.

Coverage

Universal: Resident citizens of Seychelles.

Social insurance: Employed citizens of Seychelles, including casual workers.

Source of Funds

Insured person

Universal: None.

Social insurance: 3% of gross monthly earnings; none for persons who have reached the normal retirement age.

Additional voluntary contributions of at least 50 rupees a month are possible.

There are no maximum earnings used to calculate contributions.

Self-employed person

Universal: None.

Social insurance: 6% of gross monthly earnings.

There are no maximum earnings used to calculate contributions.

Employer

Universal: None.

Social insurance: 3% of monthly payroll; none for persons who have reached the normal retirement age.

The employer's contributions also finance cash sickness and maternity benefits, and work injury benefits.

Government

Universal: The total cost.

Social insurance: None; contributes as an employer.

Qualifying Conditions

Old-age pension (universal): Age 63 and a resident of the Seychelles for at least five years immediately before the date of retirement. (The residency requirement may be waived under certain conditions.)

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal old-age pension is not payable abroad.

Old-age pension (social insurance): Age 60 with at least 10 years of continuous contributions to the social insurance program (Seychelles Pension Fund) immediately before reaching the normal retirement age, at least 20 years of contributions to the universal program (Social Security Fund) before June 30, 2010, or at least 20 years of contributions to either program before reaching the normal retirement age.

Employment may continue under certain conditions.

The social insurance old-age pension is payable abroad.

Old-age settlement (social insurance): Age 60 and does not qualify for the social insurance old-age pension.

Migration allowance (social insurance): Paid if the insured is younger than the normal retirement age and permanently leaves the country.

Disability pension (universal): Must have an assessed loss of work capacity of at least 75%, not be entitled to any other benefit, and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions.) The pension is paid after receiving sickness benefits for at least six months (see Sickness and Maternity).

Partial disability (income tested): Must be assessed with a loss of work capacity of at least 50% but less than 75% and have resided in the Seychelles for at least five years. (The residency requirement may be waived under certain conditions).

Income test: Family income must be below the official family subsistence level.

A medical board assesses the loss of work capacity and determines the duration of the benefit.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal disability pension ceases at the normal retirement age and is replaced by a universal old-age pension of the same value.

The universal disability pension is not payable abroad.

Disability pension (Incapacity Pension, social insurance): Must be younger than age 60 and have an assessed loss of work incapacity of at least 80%. If the insured is diagnosed with a terminal illness, he or she may opt for a social insurance disability settlement instead of the social insurance disability pension.

A medical board appointed by the Seychelles Pension Fund assesses the loss of work capacity and determines the duration of the benefit.

The social insurance disability pension is payable abroad.

Disability settlement (social insurance): Paid if the insured does not qualify for the social insurance disability pension or if he or she is diagnosed with a terminal illness and opts for a social insurance disability settlement instead of the social insurance disability pension.

Survivor pension (universal): The deceased resided in the Seychelles for at least five years.

Eligible survivors include a widow aged 45 or older or with a dependent child younger than age 16 (age 25 if a student), a dependent widower, and orphans.

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

A widow who does not qualify for a pension receives a limited benefit for up to 20 working days.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

The universal survivor pension is not payable abroad.

Abandoned child's benefit (universal): Paid to a child aged 15 or older who is abandoned by his or her parents and is in full-time education or training.

Survivor pension (social insurance): The deceased had at least 10 years of continuous contributions to the social insurance program (Seychelles Pension Fund) immediately before death, or at least 20 years of contributions to either the universal program (Social Security Fund) or the social insurance program (Seychelles Pension Fund)..

Eligible survivors include a dependent widow(er) or partner who lived with the deceased for at least seven years and orphans younger than age 18 (age 26 if a full-time student). The benefit is not paid if the surviving spouse or partner is cohabiting with another person at the time of the insured's death. The widow(er) must have resided in the Seychelles

for at least five years (may be waived under certain conditions).

Survivor settlement (Pre-retirement Death Gratuity, social insurance): The deceased was younger than the normal retirement age at the time of death, or had not claimed a social insurance old-age benefit.

Eligible survivors include a spouse, children up to age 18 (age 25 if a full-time student), or, in the absence of an eligible spouse or child, a named survivor.

Survivor benefit (Post-retirement Death Benefit, social insurance): The deceased was a pensioner at the time of death.

Eligible survivors include a spouse, dependent children, and certain other persons assessed with a severe disability who were fully dependent on the deceased at the time of death.

A medical board appointed by the Seychelles Pension Fund assesses the degree of disability.

The social insurance survivor benefit is payable abroad.

Funeral grant (universal): Paid to the person who pays for the funeral. The claim must be made within six months after the death.

Old-Age Benefits

Old-age pension (universal): 5,250 rupees a month is paid.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are reviewed and adjusted annually based on changes in the cost of living.

Old-age pension (social insurance): The monthly pension is the insured's average monthly earnings multiplied by the number of years of contributions, the average wage growth, and the accrual rate.

Average monthly earnings are based on the insured's earnings in the last nine years before retirement.

The accrual rate is 1.59% (2017).

Any voluntary contributions to the fund may be used to calculate benefits or be refunded as a lump sum with interest.

The maximum monthly old-age pension is 75,750 rupees.

Old-age settlement (social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Migration allowance (social insurance): A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Permanent Disability Benefits

Disability pension (universal): 5,250 rupees a month is paid.

Partial disability (income tested): A reduced pension is paid.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

The maximum combined disability pension and dependent supplements is 80% of the insured's earnings before the disability began.

Benefit adjustment: Benefits are reviewed and adjusted annually based on changes in the cost of living.

Disability pension (Incapacity Pension, social insurance): The monthly pension is the insured's average monthly earnings multiplied by the number of years of contributions, the average wage growth, and the accrual rate.

Average monthly earnings are based on the insured's earnings in the last nine years before the assessment of the disability.

The accrual rate is 1.59% (2017).

The maximum monthly disability pension is 75,750 rupees.

Disability settlement (social insurance): A lump sum of the total employee and employer contributions plus accrued interest is paid.

The interest rate is 4.81% a year (2018).

Survivor Benefits

Survivor pension (universal)

Spouse's pension: 2,480 rupees a month is paid to an eligible widow or dependent widower for up to one year; may be extended under certain conditions.

A benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent's supplement (income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Orphan's pension: 1,300 rupees a month is paid for each orphan; 1,540 rupees a month for a full orphan.

Abandoned child's benefit (universal): 1,540 rupees a month is paid for each full orphan.

Survivor pension (social insurance)

Spouse's pension: If there are no eligible orphans, 80% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) for life (70% if the widow(er) was at least 10 years younger than the deceased). If there are eligible orphans, up to 50% of the deceased's pension is paid; if the deceased elected to pay a

higher pension to surviving children, the spouse's pension is reduced but must not be less than 25% of the deceased's pension.

Orphan's pension: At least 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan; if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid; 80% for a full orphan. The benefit is divided equally among all eligible orphans and paid to the child(ren)'s guardian.

Survivor settlement (Pre-retirement Death Gratuity, social insurance): A lump sum of the total employee and employer contributions for the deceased plus accrued interest is paid; if the deceased has no surviving spouse or children, the benefit is paid to a named survivor or dependent. The interest rate is 4.81% a year (2018).

Survivor benefit (Post-retirement Death Benefit, social insurance): A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or eligible orphans.

If the eligible survivor is assessed with a severe disability, a monthly benefit of 40% of the old-age or disability pension the deceased received is paid. Depending on the assessed degree of incapacity, the benefit is paid for life or for the duration of the disability.

Funeral grant (universal): A lump sum of 2,000 rupees is paid.

Benefit adjustment: Universal benefits are reviewed and adjusted annually based on changes in the cost of living.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) supervises the universal program.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program (Social Security Fund).

Seychelles Pension Fund (<https://www.pensionfund.sc/>), directed by a chief executive officer and a tripartite board of trustees, administers the social insurance program and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1979 (constitution) and 1985 (employment).

Current laws: 1993 (constitution, universal health coverage), 1995 (labor code), and 2010 (social security).

Type of program: Universal and employer-liability system.

Coverage

Universal: Employed and self-employed resident citizens of Seychelles.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

Employer liability: None.

Self-employed person

Universal: None.

Employer liability: Not applicable.

Employer

Universal: None.

Employer liability: The total cost; up to 2,480 rupees per employee is refunded by the government for sickness and maternity benefits, and up to 620 rupees for paternity benefits.

Government

Universal: The total cost.

Employer liability: Refunds employers up to 2,480 rupees per employee for sickness and maternity benefits, and up to 620 rupees for paternity benefits.

Qualifying Conditions

Cash sickness and maternity benefits (universal and employer liability): There is no minimum qualifying period. Must provide a medical certificate from a registered medical practitioner.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

Paternity benefit (universal and employer liability): Must have at least 12 months of continuous employment with the same employer and be the father of the child.

Birth grant (universal): Paid for the birth of a child.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (universal and employer liability): 80% of the employee's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for the first two months

of incapacity. (For employed persons, the employer pays the difference between this amount and the full salary.) An additional amount equal to the level of income support is paid monthly from the third month for up to 130 working days (See Family Allowances).

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Maternity benefit (universal and employer liability):

80% of the employee's full monthly salary or 2,480 rupees a month, whichever is lower, is paid for up to 14 weeks. (For employed persons, the employer pays the difference between this amount and the full salary.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (universal, income tested): 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Paternity benefit (universal and employer liability):

100% of the employee's earnings is paid for up to five consecutive days in a given calendar year. If the mother dies during or shortly after childbirth, the unused maternity leave passes to the father. The paternity leave period must be taken in the first four months after the date of childbirth.

Birth grant (universal): A lump sum of 1,000 rupees is credited to the newborn's bank account.

Workers' Medical Benefits

Government clinics and hospitals provide free medical services under the National Health Plan (except for cosmetic reasons). Overseas medical treatments is covered under certain conditions.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Employment, Immigration, and Civil Status (<http://www.employment.gov.sc/>) supervises the employer-liability program.

Ministry of Family Affairs (<http://www.family.gov.sc/>) supervises the universal program.

Ministry of Health (<http://www.health.gov.sc/>) provides general supervision of medical benefits.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the universal program.

Work Injury

Regulatory Framework

First law: 1970 (employer liability).

Current law: 2010 (social security).

Type of program: Employment-related and employer-liability system.

Coverage

Employment related: Employed and self-employed resident citizens of Seychelles.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Employment related: None.

Employer liability: None.

Self-employed person

Employment related: None.

Employer liability: Not applicable.

Employer

Employment related: None.

Employer liability: The total cost of temporary disability benefits for the first 30 days (60 days in case of hospitalization).

Government

Employment related: The total cost of temporary disability benefits after the first 30 days (60 days in case of hospitalization); the total cost of permanent disability benefits.

Employer liability: The total cost of temporary disability benefits after the first 60 days; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Dependent's supplement (income tested): Paid under certain conditions for each dependent child and either a spouse, a person caring for the insured, or a dependent adult with a disability who is not receiving any other benefit.

Income test: Family income must be below the official family subsistence level.

Temporary Disability Benefits

Temporary disability benefit (employment related and employer liability): 100% of the employee's average earnings is paid for the first 30 days of incapacity; 60 days if

hospitalized. Thereafter, up to 2,480 rupees a month is paid by the Agency for Social Protection for up to six months.

A medical board appointed by the Ministry of Health assesses the degree of disability.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension (Disablement Benefit, employment-related): For a total (100%) disability, 2,480 rupees a month is paid.

A medical board appointed by the Ministry of Health assesses the degree of disability.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

Employment may continue with an assessed degree of disability of less than 50%.

Dependent's supplement (income tested): Up to 1,230 rupees a month is paid for each eligible child; 1,380 rupees a month for an eligible adult.

For a court award, the cost of compensation paid to the insured for an incapacity for work is split equally between the employer and the government.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension (employment related): 2,480 rupees a month is paid to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be gainfully employed or self-employed.

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

Benefit adjustment: Benefits are adjusted annually based on changes in the cost of living.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) supervises the employment-related program.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

Unemployment

Regulatory Framework

Under the 1995 Unemployment Relief Scheme Act, the Agency for Social Protection provides subsistence income for unemployed persons; see Family Allowances.

The Unemployment Relief Scheme seeks to promote the socioeconomic inclusion of unemployed persons receiving social assistance benefits. Persons employed under this program receive a monthly benefit of at least the monthly minimum wage depending on the number of days worked (the employer pays 30% and the government subsidizes the remaining 70%). The benefit is paid for up to six months.

The legal minimum wage is 5,250 rupees.

Family Allowances

Regulatory Framework

First law: 2008 (social welfare).

Current law: 2011 (social protection).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Seychelles.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): Must be aged 18 or older, have resided in Seychelles for at least 11 months in the last year, and be employed or actively seeking employment.

Income test: Family income must be below the official family subsistence level.

Adult and children component: Paid for each adult, single parent, or dependent child to help with personal expenses.

Accommodation component: Paid to help with the cost of renting private accommodation or with the cost of housing loans.

Utilities component: Paid to help with the cost of utilities.

Transport component: Paid to help with the cost of transportation.

Childcare component: Paid to employed persons with dependent children up to age 4, not attending a daycare center, to help with the cost of child care.

Supplemental income support (means tested): Paid to certain vulnerable families to meet an exceptional need.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus net household income.

The benefit has several components:

Adult and children component: 2,592.50 rupees a month is paid for the first adult in a family, 70% of this amount for another adult in the family, and 50% of this amount for each dependent child.

Accommodation component: Up to 1,000 rupees a month is paid per household.

Utilities component: 488 rupees a month is paid per household.

Transport component: 250 rupees a month is paid per household.

Childcare component: 500 rupees a month is paid for each eligible child.

The income support benefit is paid for up to three months; may be extended for up to one year under certain conditions.

Supplemental income support (means tested): A lump sum of up to 5,000 rupees is paid.

Administrative Organization

Ministry of Family Affairs (<https://www.family.gov.sc/>) provides general supervision.

Agency for Social Protection (<http://www.asp.gov.sc/>), supervised by a board of trustees appointed by the Ministry of Finance, administers the program.

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.

South Africa

Exchange rate: US\$1.00 = 14.35 rand.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1928 (old age), 1936 (blindness), 1946 (disability), and 1966 (unemployment).

Current laws: 2001 (unemployment insurance) and 2004 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons working more than 24 hours a month, including certain civil servants, household workers, and seasonal workers; and certain categories of self-employed persons.

Exclusions: Most categories of self-employed persons and certain civil servants.

Social assistance: Needy resident citizens and permanent residents of South Africa, and refugees residing in South Africa.

Exclusions: Persons confined to or cared for in state facilities.

Source of Funds

Insured person

Social insurance: See source of funds under Unemployment.

Social assistance: None.

Self-employed person

Social insurance: See source of funds under Unemployment.

Social assistance: None.

Employer

Social insurance: See source of funds under Unemployment.

Social assistance: None.

Government

Social insurance: Finances any deficit; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Older Person's Grant, social assistance, means tested): Age 60 and not receiving any other social assistance benefit.

Means test: Annual income must be below 78,600 rand (for a single person) or 157,200 rand (for a couple), and assets must not exceed 1,122,000 rand (for a single person) or 2,244,000 rand (for a couple).

Constant-attendance allowance (Grant-in-Aid): Paid if the old-age pensioner requires the constant attendance of others to perform daily functions.

War veteran's grant (social assistance, means tested): Age 60 or disabled, a veteran of World War II or the Korean War, and not receiving any other social assistance benefit.

Means test: Annual income must be below 78,600 rand (for a single person) or 157,200 rand (for a couple), and assets (excluding the beneficiary's principal residence) must not exceed 1,122,000 rand (for a single person) or 2,244,000 rand (for a couple).

Constant-attendance allowance (Grant-in-Aid): Paid if the war veteran's grant beneficiary requires the constant attendance of others to perform daily functions.

Disability benefit (Disability Grant, social assistance, means tested): Must be aged 18 to 59, assessed with a disability lasting at least six consecutive months, and not receiving any other social assistance benefit.

The disability must be confirmed by a medical assessment, which may be reviewed every six months (temporary disability lasting at least six but less than 12 consecutive months) or 12 months (permanent disability lasting at least 12 consecutive months).

Means test: Annual income must be below 78,600 rand (for a single person) or 157,200 rand (for a couple), and assets must not exceed 1,122,000 rand (for a single person) or 2,244,000 rand (for a couple).

Constant-attendance allowance (Grant-in-Aid): Paid if the disability grant beneficiary requires the constant attendance of others to perform daily functions.

Survivor benefit (Dependant's Benefit, social insurance): The deceased must have been contributing to the Unemployment Insurance Fund and have at least one credit at the time of death.

One credit is earned for every five completed days of employment. Accumulated credits can be used for survivor, sickness, adoption, and unemployment benefits.

Eligible survivors include a surviving spouse or partner who applies for the benefit within six months of the insured's death. If there is no eligible surviving spouse or partner, or if the spouse or partner does not apply for the benefit within the required timeframe, the benefit is paid to a dependent child younger than age 21 (age 25 if a student).

South Africa

Survivors may only receive one benefit (survivor, unemployment, or work injury) at a time. Benefits are not paid if the deceased was suspended from claiming because of fraud.

Old-Age Benefits

Old-age pension (Older Person's Grant, social assistance, means tested): Up to 1,700 rand a month (if aged 60 to 74) or 1,720 rand a month (if aged 75 or older) is paid. The pension is reduced to 25% of the maximum amount if the pensioner resides in a government-contracted care facility for more than three months.

Constant-attendance allowance (Grant-in-Aid): 410 rand a month is paid.

War veteran's grant (social assistance, means tested): Up to 1,720 rand a month is paid.

Constant-attendance allowance (Grant-in-Aid): 410 rand a month is paid.

Permanent Disability Benefits

Disability benefit (Disability Grant, social assistance, means tested): Up to 1,700 rand a month is paid.

Constant-attendance allowance (Grant-in-Aid): 410 rand a month is paid.

Survivor Benefits

Survivor benefit (Dependant's Benefit, social insurance): 38% to 60% of the deceased's daily earnings, depending on the level of earnings, is paid. (Lower-income persons receive a higher percentage of their earnings and higher-income persons receive a lower percentage.) One day of benefits is paid for each accumulated credit used, up to 365 days (minus any days of sickness, adoption, and unemployment benefits received) in a four-year period.

Daily earnings are calculated by multiplying the deceased's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the deceased's earnings fluctuated significantly, the calculation is based on the deceased's average monthly earnings for the six months before the date of death.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

Administrative Organization

Department of Labour (<http://www.labour.gov.za/DOL/>) provides general supervision of the social insurance program.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the social insurance program and collects contributions jointly with the Commissioner of the

South African Revenue Services (<https://www.sars.gov.za/Pages/default.aspx>).

The Department of Social Development provides general supervision of the social assistance program.

South African Social Security Agency (<https://www.sassa.gov.za/>) administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First laws: 1966 (unemployment) and 1995 (labor relations).

Current laws: 1996 (constitution); 1997 (conditions of employment); 2001 (unemployment insurance); 2002 (contributions); and 2003 (health), implemented in 2004.

Type of program: Universal (medical benefits), social insurance (cash benefits), employer-liability (cash sickness benefits), and social assistance (medical benefits) system.

Note: A 2018 amendment to the Unemployment Insurance Act introduced a 10-day paternity, adoption, and parental leave benefit.

Coverage

Universal: Citizens of South Africa.

Social insurance: Employed persons working more than 24 hours a month, including certain civil servants, household workers, and seasonal workers; and certain categories of self-employed persons.

Exclusions: Most categories of self-employed persons and certain civil servants.

Employer liability: Employed persons working more than 24 hours a month, including civil servants, trainees, household workers, seasonal workers, and foreign nationals working under a contract.

Exclusions: Certain military and security personnel unpaid volunteers, and persons receiving a work injury or occupational disease benefit from the compensation fund.

Social assistance: Needy resident citizens and permanent residents of South Africa, and refugees residing in South Africa.

Source of Funds

Insured person

Universal and social assistance: None.

Social insurance: See source of funds under Unemployment.

Employer liability: None.

Self-employed person

Universal and social assistance: None.

Social insurance: See source of funds under Unemployment.

Employer liability: None.

Employer

Universal and social assistance: None.

Social insurance: See source of funds under Unemployment.

Employer liability: The total cost.

Government

Universal and social assistance: Most of the cost of medical benefits.

Social insurance: Finances any deficit; contributes as an employer.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (social insurance): Must be unable to work for at least seven days and be receiving less than normal wages. Must be contributing to the Unemployment Insurance Fund and have at least one accumulated credit at the time the incapacity begins.

One credit is earned for every five completed days of employment. Accumulated credits can be used for sickness, adoption, unemployment, and survivor benefits.

Absences from work must be the result of the illness for which the worker is receiving medical treatment.

Cash sickness benefit (employer liability): Must have worked for the same employer for at least 26 days. A medical certificate may be required.

Cash maternity benefit (social insurance): Must be contributing to the Unemployment Insurance Fund, have at least one accumulated credit before the expected date of childbirth, and have at least 13 weeks of employment before the claim is made. The insured earns one credit (one day of paid leave) for every five completed days of employment.

The maternity benefit must be claimed within 12 months of the birth.

Adoption benefit (social insurance): Paid for the adoption of a child younger than age 2. The insured must leave work to look after that child and must be receiving less than his or her daily earnings before the leave began. The insured must be contributing to the Unemployment Insurance Fund and have at least one accumulated credit at the time of the expected date of adoption.

One credit is earned for every five completed days of employment. Accumulated credits can be used for sickness, adoption, unemployment, and survivor benefits.

The adoption benefit must be claimed within six months after the date of the order for adoption.

Cash family responsibility leave (employer liability):

Paid for the death of a spouse, partner, parent, adoptive parent, grandparent, child, adopted child, grandchild, or sibling. The employee must have worked for the same employer for at least four months with at least four working days a week.

Medical benefits (primary care, universal): There is no minimum qualifying period.

Medical benefits (hospitalization, social assistance, income tested): There is no minimum qualifying period.

Eligible persons include unemployment and social assistance beneficiaries (including of the old-age pension, child support grant, war veteran's grant, care dependency grant, disability benefit, foster child grant, and social relief of distress) and persons with mental disorders discharged from hospitals for the mentally ill and still in need of care.

Income test: Annual income must not exceed 72,000 rand (for a single person) or 100,000 rand (for a household).

Sickness and Maternity Benefits

Sickness benefit (social insurance): 38% to 60% of the insured's daily earnings, depending on the level of earnings, is paid after a six-day waiting period. (Lower-income persons receive a higher percentage of their earnings and higher-income persons receive a lower percentage.) One day of benefits is paid for each accumulated credit used, up to 365 days (minus any days of survivor, adoption, and unemployment benefits received) in a four-year period.

Daily earnings are calculated by multiplying the insured's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

Sickness benefit (employer liability): 100% of the employee's daily earnings is paid. In the first six months of employment with an employer, the employee accrues one day of paid sick leave for every 26 days of paid work. Thereafter, during one leave cycle (36 months with the same employer), an employee can accrue up to 30 days of paid leave.

Maternity benefit (social insurance): 66% of the insured's daily earnings is paid for 199 to 238 days, depending on the insured's contribution record; 20% from the 239th to the 365th day.

South Africa

The benefit may be paid from four weeks before the expected date of childbirth or earlier if advised by a health professional. Workers may not go back to work within six weeks after the birth unless cleared by a health professional.

Daily earnings are calculated by multiplying the insured's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

Adoption benefit (social insurance): 38% to 60% of the insured's daily earnings, depending on the insured's level of earnings, is paid. (Lower-income persons receive a higher percentage of their earnings and higher-income persons receive a lower percentage.) One day of benefits is paid for each accumulated credit used, up to 365 days (minus any days of survivor, sickness, and unemployment benefits received) in a four-year period.

Daily earnings are calculated by multiplying the insured's monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

Family responsibility leave (employer liability): 100% of the employee's daily earnings is paid for three days each year.

Workers' Medical Benefits

Medical benefits (primary care, universal): Medical services are provided by primary health care facilities.

Medical benefits (hospitalization, social assistance): Benefits include medicine and hospitalization in provincial hospitals.

The benefits are fully subsidized for social assistance and unemployment beneficiaries and partially subsidized for all other eligible persons.

Dependents' Medical Benefits

Medical benefits (primary care, universal): Dependents are covered in their own right.

Medical benefits (hospitalization, social assistance): Benefits for dependents are the same as those for the primary beneficiary.

Administrative Organization

Department of Labour (<http://www.labour.gov.za/DOL/>) provides general supervision for cash benefits.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the social insurance program and collects contributions jointly with the Commissioner of the South African Revenue Services (<https://www.sars.gov.za/Pages/default.aspx>).

Department of Health (<http://www.health.gov.za/>) administers provincial hospitals.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1993 (work injury and occupational disease).

Type of program: Employer-liability system through a public carrier (compensation fund).

Coverage

Employed persons, including contract workers, casual workers, agricultural workers, and certain military personnel.

Exclusions: Self-employed persons, household workers, unpaid volunteers, and certain military personnel.

Special systems for miners.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums that vary depending on the industry and reported accident rate).

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: Must be assessed with a work injury or occupational disease. The employee must report the accident within 12 months.

Occupational disease benefits: Paid if the employee is diagnosed with an occupational disease as defined by law.

Temporary Disability Benefits

For a total disability, 75% of the employee's last monthly earnings is paid for up to 12 months; may be extended for up to 24 months (longer in special cases) after further assessment of the disability. The benefit is paid after a three-day waiting period.

The minimum monthly earnings used to calculate benefits are 5,028 rand.

The maximum monthly earnings used to calculate benefits are 35,912 rand.

The minimum monthly temporary disability benefit is 3,771 rand.

The maximum monthly temporary disability benefit is 26,934 rand.

Partial disability: A percentage of the employee's last monthly earnings as determined by the Compensation Commissioner's Office is paid for up to 12 months; may be extended for up to 24 months after further assessment of the disability.

The partial disability benefit may be paid periodically or as a lump sum of up to 107,007 rand.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 75% of the employee's last monthly earnings is paid.

The minimum monthly earnings used to calculate the permanent disability pension are 5,028 rand.

The maximum monthly earnings used to calculate the permanent disability pension are 35,912 rand.

The minimum monthly permanent disability pension is 3,771 rand.

The maximum monthly permanent disability pension is 26,934 rand.

Constant-attendance allowance: 1,990 rand a month is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 31% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

The minimum monthly earnings used to calculate the partial disability pension are 5,028 rand.

The maximum monthly earnings used to calculate the partial disability pension are 35,912 rand.

For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the employee's last monthly earnings is paid.

The minimum lump-sum partial disability pension (based on a 30% disability) is 75,420 rand.

The maximum lump-sum partial disability pension (based on a 30% disability) is 301,680 rand.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care, rehabilitation, and appliances. Benefits are provided for up to two years; may be extended in special cases.

The compensation fund reimburses the cost of transporting an injured employee to a hospital, a doctor's office, or to his or her residence.

Survivor Benefits

Survivor pension

Spouse's pension: 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to a widow(er) plus a lump sum of two months of the permanent total disability pension the deceased received or was entitled to receive.

The spouse's pension continues upon remarriage.

The minimum monthly spouse's pension is 1,508 rand.

The maximum monthly spouse's pension is 10,774 rand.

Orphan's pension: 20% of the permanent total disability pension the deceased received or was entitled to receive is paid for each unmarried orphan younger than age 18 (extended for students; no age limit if disabled).

The minimum monthly orphan's pension is 754 rand.

The maximum monthly orphan's pension is 5,387 rand.

Other dependent's pension: If there is no widow(er) or orphan, up to 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to survivors who were fully dependent on the deceased; if there is no widow(er), orphan, or fully dependent survivor, up to 155,183 rand is paid as a lump sum to survivors who were partially dependent on the deceased, depending on the assessed level of dependence.

Eligible survivors include a parent, grandparent, sibling, half-sibling, or grandchild of the deceased.

The maximum combined survivor benefit is 100% of the permanent total disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of up to 18,251 rand is paid.

Administrative Organization

Department of Labour (<http://www.labour.gov.za/DOL/>) provides general supervision.

Compensation Commissioner administers the program, including claims decisions and the management of funds from which benefits are paid.

Employers must normally insure against liability with a public compensation fund but in certain instances may insure with an employer's mutual association licensed by the Minister of Labour.

Unemployment

Regulatory Framework

First law: 1966 (unemployment).

Current laws: 2001 (unemployment insurance) and 2002 (contributions).

South Africa

Type of program: Social insurance system.

Coverage

Employed persons working more than 24 hours a month, including certain civil servants, household workers, and seasonal workers; and certain categories of self-employed persons.

Exclusions: Most categories of self-employed persons and certain civil servants.

Source of Funds

Insured person: 1% of covered earnings.

The maximum earnings used to calculate contributions are 17,712 rand a month or 212,539 rand a year.

The insured person's contributions also finance survivors, cash sickness, adoption, and cash maternity benefits.

Self-employed person: A contribution is paid.

The self-employed person's contributions also finance survivors, cash sickness, adoption, and cash maternity benefits.

Employer: 1% of covered payroll.

The maximum earnings used to calculate contributions are 17,712 rand a month or 212,539 rand a year.

The employer's contributions also finance survivors, cash sickness, adoption, and cash maternity benefits.

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Must be contributing to the Unemployment Insurance Fund and have at least one accumulated credit at the time employment ceases.

One credit is earned for every five completed days of employment. Accumulated credits can be used for sickness, adoption, unemployment, and survivor benefits.

Must be capable of and available for work and register with and report to the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must be the result of termination of the insured's contract, the ending of a fixed term contract, the dismissal of the insured (except for disciplinary reasons), insolvency of the employer, or the death of the employer for a household worker. Must be unable to find work within 14 days of becoming unemployed. Must apply for benefits within 12 months of first becoming unemployed; may be extended under certain conditions.

Unemployment Benefits

38% to 60% of the insured's daily earnings, depending on the insured's level of earnings, is paid for the first 238 days; 20% from the 239th to the 365th day. (Lower-income persons receive a higher percentage of their earnings and

higher-income persons receive a lower percentage). One day of benefits is paid for each accumulated credit used, up to 365 days (minus any days of survivor, sickness, and adoption benefits received) in a four-year period.

Daily earnings are calculated by multiplying the insured's last monthly earnings by 12 (or last weekly earnings by 52), and then dividing by 365. If the insured's earnings fluctuate significantly, the calculation is based on the insured's average monthly earnings in the last six months.

The maximum monthly earnings used to calculate benefits are 17,712 rand.

The maximum daily unemployment benefit is 221.28 rand.

Administrative Organization

Department of Labour (<http://www.labour.gov.za/DOL/>) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the program and collects contributions jointly with the Commissioner of the South African Revenue Services (<https://www.sars.gov.za/Pages/default.aspx>).

Family Allowances

Regulatory Framework

First law: 1992 (social assistance).

Current law: 2004 (social assistance).

Type of program: Universal and social assistance system.

Coverage

Resident citizens and permanent residents of South Africa, and refugees residing in South Africa.

Exclusions: Persons confined to or cared for in state facilities.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Foster child grant (universal): Paid to a person caring for a foster child up to age 18 (age 21 if a student). There must be a court order indicating the foster care status of the child.

Foster parents may receive more than one social grant at a time.

Child support grant (social assistance, means tested):

Paid to the primary caregiver of a child up to age 18 for up to six biologically non-related children (no limit for biologically related children). The primary caregiver must be aged 16 or older.

Means test: Annual income must not exceed 49,200 rand (for a single person) or 98,400 rand (for a couple).

Beneficiaries may only receive one social grant at a time.

Care dependency grant (social assistance, means tested): Paid to a parent, foster parent, or primary caregiver of a child up to age 18 who requires permanent care or support services as the result of a severe mental or physical disability. The child must be cared for at home and the disability confirmed by a medical assessment.

Means test: Annual income must not exceed 204,000 rand (for a single person) or 408,000 rand (for a couple). The foster child grant is not considered income in the means test.

Beneficiaries may only receive one social grant at a time; a foster parent may receive more than one social grant at a time.

Social relief of distress (social assistance, means tested):

Temporary assistance may be paid to certain vulnerable individuals or households.

Family Allowance Benefits

Foster child grant (universal): 960 rand a month is paid for each eligible child.

Child support grant (social assistance, means tested): 410 rand a month is paid for each eligible child.

Care dependency grant (social assistance, means tested): 1,700 rand a month is paid for each eligible child.

Social relief of distress (social assistance, means tested): Cash or in-kind benefits are paid monthly for up to three months; may be extended for three months.

Administrative Organization

South African Social Security Agency (<https://www.sassa.gov.za/>) administers the universal and social assistance programs.

Sudan

Exchange rate: US\$1.00 = 47 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1919 (pensions ordinance) and 1974 (social insurance).

Current law: 2016 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Voluntary coverage for citizens of Sudan working abroad.

Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.

Special systems for judges and military and police personnel.

Source of Funds

Insured person: 8% of gross monthly earnings (including cost-of-living, travel, and accommodation allowances); 23% for the voluntarily insured.

Self-employed person: 25% of monthly declared earnings.

The minimum monthly earnings used to calculate contributions are 1,500 pounds.

The maximum monthly earnings used to calculate contributions are 20,000 pounds.

The self-employed person's contributions also finance work injury benefits.

Employer: 17% of gross monthly payroll (including cost-of-living, travel, and accommodation allowances).

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 (any age if involuntarily unemployed due to economic factors, such as downsizing) with at least 20 years of contributions.

Disability pension: Must be younger than the normal retirement age, be assessed with a permanent total disability, and have been in covered employment in the last year. There is no minimum qualifying period.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er); unmarried, non-working daughters; sons younger than age 18 (age 26 if a student, no limit if disabled); dependent parents; dependent brothers younger than age 18 (age 26 if a student, no limit if disabled); and unmarried, nonworking sisters.

Death grant: Paid to eligible survivors when an insured person or pensioner dies.

Eligible survivors include a widow(er); unmarried, non-working daughters; sons younger than age 18 (age 26 if a university student, no limit if disabled); and dependent parents. If there is no other eligible survivor, the grant is paid to a dependent brother younger than age 18 (age 26 if a student, no limit if disabled) or to an unmarried, nonworking sister.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the last three years before retirement is paid for every 12 months of contributions.

The minimum monthly old-age pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum monthly old-age pension is 83.33% of the insured's average monthly earnings in the last three years before retirement.

The old-age pension may be partially paid as a lump sum.

Early pension: The old-age pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last three years before the disability began or 2% of the same earnings for every 12 months of contributions, whichever is greater, is paid.

The maximum monthly disability pension is 83.33% of the insured's average monthly earnings in the last three years before the disability began.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the old-age or disability pension the deceased's received or was entitled to receive is paid to a widow(er); 50% if there is either an eligible orphan or parent; 75% if there are no eligible orphans and parents but there are other eligible survivors; 100% if there are no other

eligible survivors. If there is more than one widow, the pension is split equally.

Orphan's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans; 50% if there is either an eligible widow(er) or parent; 70% if there is no widow(er) but there are eligible parents; 100% if there are no other eligible survivors.

Other eligible survivors: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to eligible parents; 50% if there is an eligible widow(er) or orphan; 75% if there is no widow(er) or orphan but there are eligible brothers and sisters; 100% if there are no other eligible survivors.

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

Death grant: A lump sum of four times the insured's average monthly earnings in the three years before death is paid if the deceased was insured at the time of death; two months of the old-age or disability pension if the deceased was a pensioner.

Administrative Organization

Ministry of Insurance and Social Development provides general supervision.

National Pensions and Social Insurance Fund collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1971 (health insurance).

Current laws: 1997 (labor code), 2004 (health insurance), and 2016 (health insurance fund).

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

Note: The 2016 law includes a social assistance measure to extend the coverage of medical benefits to certain vulnerable persons. Under this measure, the government and the Zakat fund pay the total cost of social insurance contributions for poor households.

Coverage

Social insurance: Public- and private-sector employees and self-employed persons.

Employer liability: Employed persons, including public-sector employees not covered by a special system.

Exclusions: Self-employed persons, agricultural workers, household workers, casual workers, and family labor.

Special systems for judges, military and police personnel, and certain public-sector employees.

Source of Funds

Insured person

Social insurance (medical benefits): 4% of gross earnings.

Employer liability (cash benefits): None.

Self-employed person

Social insurance (medical benefits): Pays a contribution.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (medical benefits): 6% of gross payroll.

Employer liability (cash benefits): The total cost.

Government

Social insurance (medical benefits): Provides subsidies as needed; contributes as an employer.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have been employed for at least three consecutive months before the incapacity began and provide a medical certificate issued by a registered medical practitioner.

Cash maternity benefit (employer liability): Must have at least six months of employment.

Medical benefits (social insurance): Must have made a minimum number of contributions.

Eligible dependents include a spouse, sons younger than age 18 (or until the completion of an undergraduate degree), and unmarried daughters of any age.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last monthly earnings is paid for the first three months of incapacity; 50% for the next three months; and 25% for up to three additional months. Thereafter, the employee is entitled to unpaid sick leave.

Maternity benefit (employer liability): 100% of the employee's last monthly earnings is paid for eight weeks.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory

services, ophthalmologic and optician services, and some dental care.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Administrative Reform provides general supervision.

Federal Ministry of Health is responsible for health policy.

Ministries of Health and Social Affairs at the state level provide general supervision of medical benefits.

Employers pay cash benefits directly to employees.

National Health Insurance Fund (<http://www.nhif.gov.sd/ar/>) administers the social insurance program and contracts with private and public clinics and hospitals to provide medical care.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 2016 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for judges and military and police personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

No statutory benefits are provided.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 83.33% of the insured's average monthly earnings in the three years before the disability began is paid.

Constant-attendance allowance: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

Workers' Medical Benefits

No statutory benefits are provided.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Insurance and Social Development provides general supervision.

National Pensions and Social Insurance Fund collects contributions and administers the program.

Unemployment

Regulatory Framework

Under the labor code (1997), employers are required to provide severance pay to employees with at least three years of continuous employment with the same employer. The payment amount varies depending on the number of years of service: one month of the employee's monthly basic earnings is paid for each year of service from three to nine years, plus 1.5 times monthly basic earnings for each year of service from 10 to 14 years, plus 1.75 monthly basic earnings for each year of service exceeding 15 years. The maximum payment amount is 36 months of the employee's basic monthly earnings.

Tanzania

Exchange rate: US\$1.00 = 2,295 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1942 (government employees), 1944 (local authorities), 1954 (public service), and 1964 (provident fund).

Current laws: 1997 (social insurance), implemented in 1998; 2008 (regulatory authority); and 2018 (public service).

Type of program: Social insurance system.

Note: A 2018 law merged four separate pension programs: Government Employees Provident Fund (GEPF), Local Authorities Pension Fund (LAPF), Parastatal Pension Fund (PPF), and the Public Service Pensions Fund (PSPF). Under this law, the Public Service Social Security Fund (PSSSF) administers the program for public-sector employees and the National Social Security Fund (NSSF) administers the program for private-sector employees and self-employed persons. The information below applies to both programs unless otherwise stated.

Coverage

Public-sector program: Public-sector employees, including civil servants, employees of local governments, police and correctional personnel, and judiciary officers.

Special system for military personnel and certain high-ranking civil servants.

Private-sector program: Private-sector employees, including foreign nationals and employees of international organizations working in Mainland Tanzania.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person

Public-sector program: 5% of monthly salary (excluding bonuses, overtime pay, and allowances).

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

The insured person's contributions also finance cash maternity benefits and unemployment benefits.

Private-sector program: 10% of gross monthly salary.

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

The insured person's contributions also finance cash maternity benefits, medical benefits, and unemployment benefits.

Self-employed person

Public-sector program: Not applicable.

Private-sector program: 10% to 20% of monthly earnings.

The self-employed person's contributions also finance cash maternity benefits and medical benefits.

Employer

Public-sector program: 15% of monthly payroll (excluding bonuses, overtime pay, and allowances).

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

The employer's contributions also finance cash maternity benefits and unemployment benefits.

Private-sector program: At least 10% but no more than 20% of gross monthly payroll.

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

The employer's contributions also finance cash maternity benefits, medical benefits, and unemployment benefits.

Government

Public-sector program: None; contributes as an employer.

Private-sector program: None.

Qualifying Conditions

Old-age pension (public- and private- sector programs): Age 60 with at least 180 months of contributions.

The contribution requirement is reduced for workers who become covered at older ages, ranging from 165 months (if age 45) to 45 months (if aged 55 to 59) of contributions.

Employment must cease.

Early pension: Age 55 with at least 180 months of contributions. The early pension must be at least the monthly minimum old-age pension.

The minimum monthly old-age pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 400,000 shillings, depending on the economic sector.

Deferred pension: The pension may be deferred. There is no age limit.

Old-age settlement (public- and private- sector programs): Age 60 and does not qualify for an old-age pension.

Employment must cease.

Disability pension (public- and private- sector programs): Must have at least a 66.7% assessed loss of earning capacity and at least 180 months of contributions or at least

36 months of contributions, including 12 months immediately before the disability began.

The disability pension may be replaced by an old-age pension at the normal retirement age if the value of the old-age pension is at least equal to the disability pension.

A medical board of doctors appointed by the Ministry of Health assesses the loss of earning capacity. A medical examination may be required.

Disability settlement (public- and private- sector programs): Must have at least a 66.7% assessed loss of earning capacity and not qualify for a disability pension.

A medical board of doctors appointed by the Ministry of Health assesses the loss of earning capacity. A medical examination may be required.

Survivor pension (public- and private- sector programs): The deceased was not receiving an old-age or disability pension at the time of death but had at least 180 months of contributions.

Eligible survivors include a widow(er) aged 45 or older (no age limit if caring for a child younger than age 15) and orphans younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no widow(er) or eligible orphan, the pension is paid to the deceased's parents.

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

Survivor settlement (public- and private- sector programs): The deceased received an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 45 or older (no age limit if caring for a child younger than age 15) and orphans younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no widow(er) or eligible orphan, the benefit is paid to the deceased's parents.

Funeral grant (private-sector program only): Paid to the person who paid for the funeral if the deceased had at least one month of contributions and was in covered employment at the time of death. The benefit must be claimed within 60 days of the date of death.

Old-Age Benefits

Old-age pension (public- and private- sector programs): The monthly pension is calculated by multiplying the accrual rate of 1/580 by the number of contribution months and by the insured's Annual Pensionable Emoluments (APE), divided by 12. If the insured person chooses to receive part of the pension as a lump sum, the pension is calculated using 75% of APE. The lump sum is calculated by multiplying the accrual rate of 1/580 by the number of contribution months and by 25% of the APE, multiplied by a commutation factor of 12.5.

The insured receives credit for contributions previously made to the National Provident Fund.

APE is the insured's average annual earnings in the highest three years of earnings in the 10 years before retirement.

The above rules apply to all persons first contributing to one of the former four programs on or after July 1, 2014, and all existing members of the NSSF, the PPF, and the GEPF who retire on or after July 1, 2014. Different rules apply to insured persons who were members of the LAPF or the PSPF on June 30, 2014.

The minimum monthly old-age pension is 40% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 100,000 shillings to 400,000 shillings, depending on the economic sector.

The maximum monthly old-age pension is 72.5% of the insured's monthly earnings used to calculate the monthly pension (private-sector employees) or 66.6% of the insured's month of highest covered earnings in his or her entire career (public-sector employees).

Early pension: The monthly pension is reduced by 0.3% for each month it is claimed before the normal retirement age.

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Old-age settlement (public- and private- sector programs): A lump sum of total employee and employer contributions plus accrued interest minus previous unemployment benefit payments (See Unemployment) is paid.

Permanent Disability Benefits

Disability pension (public- and private- sector programs): The monthly pension is calculated by multiplying the accrual rate of 1/580 by the number of contribution months and by the insured's Annual Pensionable Emoluments (APE), divided by 12. If the insured person chooses to receive part of the pension as a lump sum, the monthly pension is calculated using 75% of APE. The lump sum is calculated by multiplying the accrual rate by the number of contribution months and by 25% of the APE, multiplied by a commutation factor of 12.5.

The insured receives credit for contributions previously made to the National Provident Fund.

APE is the insured's average annual earnings in the highest three years of earnings in the 10 years before the disability began.

The above rules apply to all persons first contributing to one of the former four schemes on or after July 1, 2014, and all existing members of the NSSF, the PPF, and the GEPF who retire on or after July 1, 2014. Different rules apply to insured persons who were members of the LAPF or the PSPF on June 30, 2014.

The minimum monthly disability pension is 30% of the insured's monthly earnings used to calculate the monthly pension.

Benefit adjustment: Benefits are adjusted periodically based on changes in the consumer price index.

Disability settlement (public- and private- sector programs): A lump sum is paid.

Survivor Benefits

Survivor pension (public- and private- sector programs)

Spouse's pension: 40% of the old-age pension the deceased was entitled to receive is paid to a widow(er); 100% if there are no eligible orphans. If there is more than one widow, the pension is split equally.

The spouse's pension is paid for two years if the widow(er) is younger than age 45 and does not have a dependent child younger than age 15 at the time of the insured's death.

Orphan's pension: 60% of the old-age pension the deceased was entitled to receive is split equally among eligible orphans; 100% for full orphans.

Parent's pension: If there are no other eligible survivors, 100% of the old-age pension the deceased was entitled to receive is paid to the deceased's parents.

Survivors can choose to receive part of the pension as a lump sum. The lump sum is calculated by multiplying the accrual rate of 1/580 by 25% of the deceased's Annual Pensionable Emoluments (APE), multiplied by a commutation factor of 12.5.

APE is the deceased's average annual earnings in the highest three years of earnings in the 10 years before death.

The maximum combined survivor pension is 100% of the old-age pension the deceased would have been entitled to receive.

Benefit adjustment: Benefits are reviewed periodically and may be adjusted based on an actuarial valuation of the schemes' funds.

Survivor settlement (public- and private- sector programs): A lump sum of 33 (private-sector employees) or 36 (public-sector employees) times the old-age or disability pension the deceased received is paid.

Funeral grant (private-sector program only): A lump sum of 150,000 shillings to 600,000 shillings is paid, depending on the deceased's last monthly earnings used to calculate contributions.

Administrative Organization

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<https://www.kazi.go.tz/>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz/>) regulates and supervises the performance of the public- and private- sector programs.

Public Service Social Security Fund administers the public-sector program and collects contributions.

National Social Security Fund (<https://www.nssf.or.tz/>), administers the private-sector program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1997 (social insurance), implemented in 2005; 2003 (national health policy); 2004 (employment); 2009 (health); and 2018 (public service).

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

Note: A 2018 law merged four separate social insurance programs: Government Employees Provident Fund (GEPF), Local Authorities Pension Fund (LAPF), Parastatal Pension Fund (PPF), and the Public Service Pensions Fund (PSPF). Under this law, the Public Service Social Security Fund (PSSSF) administers the social insurance program for public-sector employees and the National Social Security Fund (NSSF) administers the program for private-sector employees and self-employed persons.

Coverage

Social insurance

Cash maternity benefit: Public-sector employees, including civil servants, employees of local governments, police and correctional personnel, and judiciary officers; and private-sector employees, including foreign nationals and employees of international organizations working in Mainland Tanzania.

Voluntary coverage for self-employed persons.

Special system for military personnel and certain high-ranking civil servants.

Medical benefits and maternity medical benefits: Private-sector employees and self-employed persons working in Mainland Tanzania.

Voluntary coverage for pensioners (private-sector program only).

Special systems for public-sector employees.

Employer liability (cash sickness and paternity benefit): Private-sector employees working in Mainland Tanzania.

Exclusions: Self-employed persons.

Special systems for public-sector employees.

Source of Funds

Insured person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: None.

Self-employed person

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer.

Employer liability: Not applicable.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least six months of employment with the same employer in the 12 months before the incapacity began or be employed on a seasonal basis by the same employer. Must have a medical certificate and not be entitled to receive paid sick leave from any other source.

Cash and medical maternity benefits (social insurance): Must have at least 36 months of contributions, including at least 12 months in the 36 months before the expected date of childbirth. Cash maternity benefits are paid to an insured woman only once in a three-year period.

Cash paternity benefit (employer liability): Must have at least six months of employment with the same employer in the 12 months before the birth or be employed on a seasonal basis by the same employer. Must be the father of the child and take the leave within seven days of the birth.

Medical benefits (social insurance): Must have at least three months of contributions immediately before seeking medical care.

Eligible dependents include the spouse and up to four of the insured's children (including adopted children) younger than age 18 (age 21 if a full-time student).

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last earnings is paid for 63 days; 50% thereafter. Up to 126 days are paid within a three year period.

Maternity benefit (social insurance): A lump sum of up to 12 weeks (100 days in case of multiple births) of the insured's average daily earnings in the six months before

the 20th week of pregnancy is paid. The lump sum may be paid in two parts: four weeks before and eight weeks after childbirth (four weeks after childbirth for a stillborn child).

Paternity benefit (employer liability): 100% of the employee's last earnings is paid for up to three days in a three-year period irrespective of the number of children fathered.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include preventive and curative care, essential drugs, laboratory tests, medical imaging, hospitalization, major and minor surgery, physical therapy, and some optical and dental services.

Maternity medical benefits (social insurance): Benefits include maternity care from accredited medical providers from the 24th week of pregnancy to 48 hours after childbirth (seven days in case of a caesarean delivery).

Government programs provide free care for immunizations, tuberculosis, HIV/AIDS, leprosy, cancer, epidemics, mental illness, and diabetes mellitus.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Maternity medical benefits (social insurance): No information available.

Administrative Organization

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<https://www.kazi.go.tz/>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz/>) regulates and supervises the performance of all social security programs.

Public Service Social Security Fund collects contributions and administers the social insurance program for public-sector employees.

National Social Security Fund (<https://www.nssf.or.tz/>), managed by a director general, collects contributions and administers the social insurance programs for private-sector employees.

Work Injury

Regulatory Framework

First law: 1948.

Current law: 2008 (workmen's compensation), implemented in 2016.

Type of program: Social insurance system.

Coverage

Employed persons in Mainland Tanzania.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% (private-sector employees) or 0.5% (public-sector employees) of gross monthly payroll.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease by a recognized medical practitioner. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

For a total (100%) disability, 70% of the insured's monthly earnings immediately before the disability began is paid after a three-day waiting period for up to 24 months, until full recovery, or until certification of permanent disability, whichever is earlier.

The minimum monthly temporary disability benefit for a total disability is 275,702.83 shillings.

The maximum monthly temporary disability benefit for a total disability is 3,685,852.69 shillings.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full temporary disability benefit is paid based on to the assessed degree of disability. Under certain conditions, the benefit may be paid as a lump sum.

The maximum monthly temporary disability benefit for a partial disability is 3,685,852.69 shillings.

Permanent Disability Benefits

For a total (100%) disability, 70% of the insured's monthly earnings immediately before the disability began is paid.

The minimum monthly permanent disability benefit for a total disability is 275,702.83 shillings.

The maximum monthly permanent disability benefit for a total disability is 3,685,852.69 shillings.

Partial disability: For an assessed disability of less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

The maximum monthly permanent disability benefit for a partial disability is 3,685,852.69 shillings.

Constant-attendance allowance: An additional benefit may be paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

Benefits include medical care, surgery, nursing, medicine, appliances, transportation, and the cost of rehabilitation provided by accredited health care providers.

Survivor Benefits

Survivor pension

Spouse's pension: The widow(er) or cohabiting partner is paid either a monthly pension of 40% of the full permanent disability benefit the deceased was entitled to receive but had not received, or a lump sum of two times the full permanent disability benefit.

Orphan's pension: 20% of the full permanent disability benefit the deceased was entitled to receive but had not received is paid for orphans younger than age 18 (no limit if studying at the secondary level or disabled); 40% for full orphans.

Other dependent's pension: If there are no other eligible survivors, 40% of the full permanent disability benefit the deceased was entitled to receive but had not received is paid for totally dependent parents, siblings, grandparents, and grandchildren; a lump sum is paid if partially dependent.

The maximum combined survivor pension is 100% of the full permanent disability benefit the deceased was entitled to receive.

Funeral grant: A benefit is paid.

Administrative Organization

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<https://www.kazi.go.tz/>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz/>) regulates and supervises the program.

Workers Compensation Fund (<http://wcf.go.tz/>), managed by a board of trustees, collects contributions and administers the program.

Unemployment

Regulatory Framework

First and current laws: 1997 (social insurance) and 2018 (public service).

Type of program: Social insurance system.

Note: A 2018 law introducing social insurance unemployment benefits is still being implemented. Provisions of the new law are included below.

Coverage

Employed citizens of Tanzania, including civil servants, employees of local governments, police and correctional personnel, judiciary officers, and private-sector employees.

Special system for military personnel and certain high-ranking civil servants.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: No information available.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must be younger than age 55, have at least 18 months of contributions before unemployment began, and be involuntarily unemployed. Must not be entitled to receive any other social insurance pension or benefit.

Unemployment grant: Must be younger than age 55, have less than 18 months of contributions, be involuntarily unemployed, and not be entitled to receive any other social insurance pension or benefit.

Unemployment Benefits

Unemployment benefit: 33.3% of the insured's last monthly earnings is paid for up to six months in any 12-month period. An individual may receive the unemployment benefit for up to 18 months in his or her working life.

Unemployment grant: Up to 50% of total employee and employer contributions to the social insurance program may be paid as a lump sum.

Administrative Organization

Prime Minister's Office, Labour, Youth, Employment and Persons with Disability (<https://www.kazi.go.tz/>) provides general supervision.

Social Security Regulatory Authority (<http://www.ssra.go.tz/>) regulates and supervises the performance of the public- and private-sector programs.

Public Service Social Security Fund administers the public-sector program and collects contributions.

National Social Security Fund (<https://www.nssf.or.tz/>), administers the private-sector program and collects contributions.

Togo

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 2011 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector salaried employees, salaried agricultural workers, and household workers; self-employed persons; and informal-sector workers.

Voluntary coverage for persons who have at least six consecutive months of previous coverage and had mandatory coverage within the last 12 months.

Exclusions: Apprentices and students.

Special system for civil servants and military personnel.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 16.5% of gross average monthly covered earnings in the last three months for the voluntarily insured.

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

The legal monthly minimum wage is 35,000 CFA francs.

There are no maximum earnings used to calculate contributions.

Self-employed person: 16.5% of monthly covered declared earnings.

Informal-sector workers contribute as self-employed persons.

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

The legal monthly minimum wage is 35,000 CFA francs.

There are no maximum earnings used to calculate contributions.

Employer: 12.5% of gross monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer for public-sector employees who are not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if physically or mentally prematurely aged) with at least 15 years of coverage.

Early pension (Pension de vieillesse anticipée volontaire): Age 55 with at least 15 years of coverage.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age grant (Allocation de vieillesse): Age 60 with at least 12 but less than 15 years of coverage.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66% loss of earning capacity, and have at least 120 months of coverage, including six months of coverage in the year before the disability began.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Disability grant (Allocation d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66% loss of earning capacity, and not qualify for the disability pension.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Eligible survivors include a widow(er) aged 40 or older who was married to the deceased for at least one year, had a child with the deceased, or was pregnant at the time of the deceased's death; and dependent children up to age 16 (age 21 if a student or disabled). A lump sum may be paid to a widow(er) younger than age 40.

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

An orphan receiving a survivor pension may not receive family allowances at the same time.

The survivor pension is payable abroad under reciprocal agreement.

Survivor grant (Allocation de survivant): The deceased did not qualify for an old-age or disability pension and had at least six but less than 180 months of coverage.

Eligible survivors include a widow(er) or orphans if there is no widow(er).

Eligible survivors may receive the survivor grant in addition to family allowances.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the five years before retirement.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pension(s) is paid.

Early pension (Pension de vieillesse anticipée volontaire): The old-age pension is reduced by 5% for each year it is claimed before the normal retirement age.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Old-age grant (Allocation de vieillesse): A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of coverage is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

The minimum monthly disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the five years before the disability began.

Constant-attendance allowance: 50% of the disability pension is paid.

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

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the non-work injury disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Disability grant (Allocation d'invalidité): A lump sum of three times the annual disability pension the insured would have been entitled to receive with 180 months of coverage is paid.

If the insured has less than five years of coverage, the total annual disability pension is calculated using average monthly earnings during the entire period of coverage.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 50% of the old age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er). If there is more than one widow, the pension is split equally. A lump sum of four years of the deceased's pension is paid to widow(er)s younger than age 40.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

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

A survivor may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Survivor grant (Allocation de survivant): A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive with at least 180 months of coverage is paid for every six months of coverage. If there is more than one widow, the pension is split equally.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 2006 (labor code), 2011 (social security; labor), and 2016 (universal medical benefits).

Type of program: Universal (medical benefits), social insurance (cash maternity benefit), and employer-liability (cash sickness and medical benefits) system.

Coverage

Universal: Residents of Togo.

Social insurance: Employed persons, including public-sector salaried employees, salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special system for civil servants and military personnel.

Employer liability: Private-sector employees and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Employer liability: None.

Self-employed person

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Universal: The total cost.

Social insurance: None; contributes as an employer (see source of funds und Family Allowances).

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Prestation de maladie, employer liability): There is no minimum qualifying period. The employee must provide a medical certificate and report the sickness to his or her employer within 72 hours.

Cash maternity benefit (Indemnité journalière de maternité, employer liability and social insurance): Must have at least 12 months of coverage before the expected date of childbirth.

The cash maternity benefit is payable abroad under reciprocal agreement.

Medical benefits (universal): There is no minimum qualifying period.

Medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, employer liability): Paid sick leave is provided to employees under collective agreement for up to six months. The amount and length varies depending on the employee's length of service: 100% of the employee's daily earnings is paid for up to one month with up to 12 months of service; 100% of daily earnings is paid in the first month with at least 12 months and up to five years of service, thereafter 50% of daily earnings is paid for up to three months; 100% of daily earnings is paid in the first two months with more than five and up to 10 years of service, thereafter 50% of daily earnings is paid for up to four months; 100% of daily earnings is paid for up to four months with more than ten years of service, thereafter 50% of daily earnings is paid for up to two months.

Maternity benefit (Indemnité journalière de maternité, employer liability and social insurance): 100% of the insured's average daily earnings in the last three months is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth. The cost of the benefit is split equally between the employer and social insurance fund.

Workers' Medical Benefits

Medical benefits (universal): Certain medical services are provided free of charge, including treatment for HIV, malaria, tuberculosis, and leprosy; dialysis; certain vaccinations for vulnerable groups; and mosquito nets for pregnant women and children under the age of 5.

Medical benefits (employer liability): The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits (universal): Persons receiving medical services under the Public Health Code are covered in their own right.

Medical benefits (employer liability): Dependents living with the employee are covered for medical services. Benefits are the same as for the worker.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the programs and collects contributions.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, state and local authority employees, agricultural salaried workers, household workers, casual and temporary workers, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 2% of monthly covered declared earnings.

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

The legal monthly minimum wage is 35,000 CFA francs.

There are no maximum earnings used to calculate contributions.

Employer: 2% of gross monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

Temporary disability benefit (Indemnité journalière d'incapacité temporaire): 66.7% of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of a permanent disability.

Schedule of payments: The temporary disability benefit is paid monthly.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Partial disability (Rente d'incapacité permanente partielle): For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full pension is paid based on the assessed degree of disability; if the assessed disability is less than 15%, a lump sum is paid (Allocation d'incapacité permanente).

Constant-attendance allowance: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The insured may also receive disability benefits under the old-age, disability, and survivors programs. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive a work injury permanent disability pension in addition to the old-age pension under certain conditions.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every six months during the first two years; thereafter, once a year.

Schedule of payments: The permanent disability pension is paid monthly, quarterly, or annually depending on the insured's assessed degree of disability and the value of the pension. After five years of pension payments, the pension may be partially converted to a lump sum.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; transportation; and rehabilitation.

Survivor Benefits

Survivor pension (*Rente de survivant*)

Spouse's pension (Rente de veuve/veuf): 50% of the permanent disability pension the deceased received or was entitled to receive is paid.

Eligible survivors include a widow or a dependent, disabled widower who was married to the deceased before the disability began. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage (if there is more than one widow, the level paid to other widows remains the same).

Orphan's pension (Rente d'orphelin): 40% of the permanent disability pension the deceased received or was entitled to receive is split equally among orphans younger than age 16 (age 21 if an apprentice, a student, or disabled). The minimum monthly orphan's pension is 2,000 CFA francs.

Dependent parent's and grandparent's pension (Rente d'ascendant): 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 100% of the total permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Survivor pensions are payable abroad under reciprocal agreement.

Eligible survivors may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated using 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Funeral grant (*Allocation des frais funéraires*): A lump sum of 30 times the deceased's average daily earnings in the three months before the disability began is paid.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

Employers must be insured with the National Social Security Fund against liability.

Unemployment

Regulatory Framework

A 2011 collective agreement requires employers to provide severance pay in cases of dismissal on economic grounds to employees with at least one year of continuous service with the same employer. The payment amount is a percentage of the employee's average monthly salary for each year of service: 35% a year is paid for the first five years of service; 40% a year for years six to 10; and 45% a year for years of service exceeding 10 years.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector salaried employees, salaried agricultural and household workers; self-employed persons; casual or temporary workers; and informal-sector workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 3% of monthly covered declared earnings.

Informal-sector workers contribute as self-employed persons.

Contributions are paid monthly (may be paid bimonthly for workers in the informal economy).

The self-employed person's contributions also finance the cash maternity benefit.

Employer: 3% of gross monthly payroll.

Contributions are paid monthly.

The employer's contributions also finance the cash maternity benefit.

Government: None; contributes as an employer for public-sector employees who are not covered by a special system.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children younger than age 16 (age 21 if a student or disabled) who are not receiving an orphan's pension. The parent must have at least three consecutive months of employment and be currently working at least 15 days or 120 hours a month or receive other social insurance benefits.

Togo

If a parent receives a family allowance from the special system for civil servants, only the higher benefit amount is paid.

The family allowance is payable abroad under reciprocal agreement.

Prenatal allowance (Allocation prénatale): Paid to a pregnant woman who undergoes prescribed medical examinations.

The prenatal allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,000 CFA francs a month is paid for each eligible child, up to four children; if a child is no longer eligible or dies, the allowance may be paid for up to two additional children.

Schedule of payments: The family allowance is paid every three months.

Prenatal allowance (Allocation prénatale):

2,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The prenatal allowance is paid in three installments: 4,000 CFA francs is paid after the first medical exam, 8,000 CFA francs is paid after the second medical exam, and 6,000 CFA francs after the third medical exam.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

Employers may pay benefits directly to their employees.

Tunisia

Exchange rate: US\$1.00 = 3.009 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed persons).

Type of program: Social insurance system.

Coverage

Private-sector employees and self-employed persons.

Voluntary coverage for citizens of Tunisia employed abroad who are not covered by the host country or by a reciprocal agreement.

Special systems for civil servants, members of parliament, military personnel, agricultural workers, farmers, household workers, artists, and certain categories of fishermen and low-income earners.

Source of Funds

Insured person: 4.74% of gross quarterly earnings.

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

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Self-employed person: 7% of gross quarterly earnings.

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

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Employer: 7.76% of gross quarterly payroll.

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

Contributions are paid quarterly.

See source of funds under Sickness and Maternity for the death benefit and death grant.

Government: None.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 with at least 120 months of contributions; age 50 with at least 180 months of contributions if prematurely aged due to

arduous work, involuntarily unemployed for at least six months, or the mother of three or more children; age 65 with at least 40 quarters of contributions for self-employed persons.

Employment must cease.

Partial pension (Pension proportionnelle): Age 60 with 60 to 119 months of contributions.

Early pension (Retraite anticipée pour convenance personnelle): Age 55 with at least 360 months of contributions; age 60 with at least 40 quarters of contributions for self-employed persons.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least 60 months of contributions. The contribution requirement is waived if the disability is the result of a nonwork-related accident.

Employment must cease.

A medical commission assesses the loss of earning capacity annually until the insured reaches age 55.

Constant-attendance supplement (Majoration pour assistance d'une tierce personne): 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.

Survivor pension (Pension de survivant): The deceased was a pensioner at the time of death or had at least 60 months (120 months for self-employed persons) of contributions. The contribution requirement is waived if the deceased was younger than the normal retirement age and died as a result of a nonwork-related accident.

Eligible survivors include a widow(er) and orphans younger than age 16 (age 21 if a student; age 25 if a student without a scholarship; no limit if disabled or an unmarried daughter without income).

The widow(er)'s pension ceases if the widow(er) remarries before age 55.

Death benefit (Capital décès): The deceased had at least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. The employment requirement is waived if the death was the result of an accident. Self-employed persons must have at least two quarters of contributions in the last four quarters before death.

Dependent child's supplement: Paid for each dependent child.

Death grant (Indemnité de décès): Paid to the insured for the death of a spouse or dependent child. The insured must have at least 50 days of employment in the last two quarters or 80 days of employment in the four quarters before the death. Self-employed persons must have at least two quarters of contributions in the four quarters before the death.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 40% (30% for self-employed persons) of the insured's average monthly earnings in the 120 months before retirement plus 0.5% of average monthly earnings for every three months of contributions exceeding 120 months is paid.

The minimum monthly old-age pension is 66.7% of the legal monthly minimum wage based on a 48-hour week.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the 120 months before retirement, up to six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Partial pension (Pension proportionnelle): The pension is proportionally reduced for each quarter of contributions less than the quarters required for a full pension.

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

Early pension (Pension anticipée pour convenance personnelle): The pension is reduced by 0.5% for each quarter it is claimed before age 60 (age 65 for self-employed persons).

Benefit adjustment: Benefits are indexed based on changes in the legal minimum wage.

Old-age settlement: A lump sum of the insured's total contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 50% of the insured's average monthly earnings in the 120 months before the disability began plus 0.5% of average monthly earnings for every three months of contributions exceeding 180 months is paid.

For self-employed persons, 30% of the insured's average monthly earnings in the 60 months before the disability began plus 0.5% of average monthly earnings for every three months of contributions exceeding 60 months is paid.

The minimum monthly disability pension is 66.7% of the legal monthly minimum wage based on a 48-hour work week.

The maximum monthly disability pension is 80% of the insured's average monthly earnings, up to six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Constant-attendance supplement (Majoration pour assistance d'une tierce personne): 20% of the disability pension is paid.

Benefit adjustment: Benefits are indexed based on changes in the legal minimum wage.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without a dependent child; 70% with one dependent child; or 50% with two or more dependent children.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 50% is split equally among two or more orphans; 30% is paid for each full orphan up to three; and if there are four or more full orphans, the old-age or disability pension the deceased received or was entitled to receive is split equally among them.

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 indexed based on changes in the legal minimum wage.

Death benefit (Capital décès): A lump sum of 12 times the deceased's average monthly earnings in the three or five years before death, whichever is greater, plus one month of average monthly earnings for each year of contributions, up to 18 months of earnings, is paid. The death benefit is reduced if the deceased was a pensioner: to 50% if the death occurs before age 70; and to 40%, 30%, 20%, or 10% if the death occurs from age 70 to 74, age 75 to 79, age 80 to 84, or age 85 or older, respectively.

The maximum average monthly earnings used to calculate benefits are six times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

The minimum death benefit is the legal annual minimum wage based on a 48-hour work week.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

Death grant (Indemnité de décès): A lump sum of 10 to 90 days of the daily sickness benefit is paid when a dependent spouse or child dies.

The daily sickness benefit is 66.7% of the insured's average daily earnings, up to two times the legal daily minimum wage.

The average daily wage used to calculate benefits is the insured's highest quarter of earnings in the last four quarters divided by 90.

The legal daily minimum wage is 14.56 dinars.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions and administers the programs through regional offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1960 (social security), 1991 (social assistance medical care), and 2004 (health insurance).

Type of program: Social insurance (cash and medical benefits) and social assistance (medical benefits) system.

Coverage

Social insurance (cash and medical benefits): Private-sector and certain public-sector employees, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and military personnel.

Social insurance (medical benefits only): Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for citizens of Tunisia employed abroad who are not covered by the host country or by a reciprocal agreement.

Social assistance (medical benefits): Needy residents of Tunisia.

Source of Funds

Insured person

Social insurance: 3.17% of gross quarterly earnings; 4% of the pension for pensioners.

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

Contributions are paid quarterly.

The insured person's contributions also finance the death benefit and death grant (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Self-employed person

Social insurance: 7.71% of gross quarterly income.

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

Contributions are paid quarterly.

The insured person's contributions also finance the death benefit and death grant (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Employer

Social insurance: 5.08% of gross quarterly payroll.

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

Contributions are paid quarterly.

The employer's contributions also finance the death benefit and death grant (see Old Age, Disability, and Survivors).

See source of funds under Family Allowances for parental leave.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Indemnité de maladie, social insurance): Must have at least 50 days of covered employment in the last two quarters or 80 days in the last four quarters before the incapacity began.

Cash maternity benefit (Congé de maternité, social insurance): Must have at least 80 days of covered employment in the four quarters before childbirth.

Parental leave (Congé parental, social insurance): Paid within the first seven days after childbirth.

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): Must have at least 50 days of covered employment in the last two quarters or 80 days in the last four quarters before the incapacity began. Long-term sickness (for a period greater than 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (no limit if disabled), dependent parents, and unmarried daughters without income.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Provided to families living under the poverty line.

Sickness and Maternity Benefits

Sickness benefit (Indemnité de maladie, social insurance): 66.7% of the insured's average daily wage is paid after a five-day waiting period for up to 180 days (for 180 days a year for the first three years; 50% for up to 180 days a year for each subsequent year for long-term illnesses). There is no waiting period or duration limit for hospitalization, government recognized long-term illnesses, or for an incapacity that is the result of a nonwork-related accident.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

The maximum daily earnings used to calculate benefits are two times the legal quarterly minimum wage divided by 90.

The legal quarterly minimum wage based on a 48-hour work week is 1,135.68 dinars (May 2018).

Schedule of payments: The sickness benefit is paid every two weeks.

Maternity benefit (Congé de maternité, social insurance): 66.7% of the insured's average daily wage is paid for 30 days; may be extended 15 days for complications arising from pregnancy or childbirth.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

Schedule of payments: The maternity benefit is paid monthly.

Parental leave (Congé parental, social insurance): A lump sum of the insured's average daily wage is paid.

The average daily wage is the insured's highest quarter of earnings in the four quarters before the incapacity began divided by 90.

Workers' Medical Benefits

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): The insured can choose from three benefit options: medical services provided by hospitals and clinics operated by the government, the social security system, or under contract with the National Health Insurance Fund; medical services coordinated by a private physician chosen by the insured and under contract with the National Health Insurance Fund; or reimbursement by the National Health Insurance Fund for medical services provided by public or private health care providers according to a schedule in law.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, and medicine.

Cost sharing: Cost sharing is based on a schedule in law. The insured's portion of the cost of medical services cannot

exceed 1.5 times the insured's average monthly salary or pension in the last calendar year.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Medical care is provided free of charge (AMG1) or for reduced fees (AMG2) in public health facilities.

Dependents' Medical Benefits

Medical benefits (Régime de Base d'Assurance-Maladie, social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Assistance Médicale Gratuite [AMG], social assistance, means tested): Dependents are covered in their own right.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision and administers the social assistance medical benefits program.

National Health Insurance Fund (<http://www.cnam.nat.tn/>) administers the programs through regional offices and collects contributions.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994 (work injury), implemented in 1995.

Type of program: Social insurance system.

Coverage

Salaried employees, including private-sector and certain public-sector employees; casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; and students.

Voluntary coverage for self-employed persons and artists.

Exclusions: Family labor.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Pays contributions.

Employer: 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk and the employer's reported accident rate.

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

Contributions are paid quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury, or an occupational disease that is included in a schedule in law. There is no minimum qualifying period. Work injuries must be reported to the employer within 48 hours and include accidents that occur while commuting to and from work.

Temporary Disability Benefits

66.7% of the insured's average daily wage in the highest quarter of the four quarters before the disability began is paid. The benefit is paid after a three-day waiting period (after one day if hospitalized) until full recovery or certification of permanent disability.

The minimum quarterly earnings used to calculate the benefit are the legal quarterly minimum wage based on a 48-hour week.

The legal quarterly minimum wage based on a 48-hour work week is 1,135.68 dinars (May 2018).

Permanent Disability Benefits

The annual benefit is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability from 15% to 50% and by 1.5 times the portion above 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the four quarters before the disability began.

The minimum annual earnings used to calculate benefits are the legal annual minimum wage based on a 48-hour work week.

The maximum annual earnings used to calculate benefits are six times the legal annual minimum wage.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars (May 2018).

The permanent disability benefit can be paid as a lump sum after receiving a benefit for a five-year period for an assessed degree of disability of 35% or less. The lump sum is calculated according to a schedule in law.

For an assessed degree of disability of 5% to 15%, a lump sum of 150% of the annual earnings used to calculate benefits multiplied by the assessed degree of disability is paid.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 25% of the insured's annual earnings used to calculate benefits is paid if the insured requires the constant attendance of others to perform daily functions.

A combination of an old-age pension and a work injury permanent disability benefit may be paid. The two benefits combined must not exceed the insured's annual earnings used to calculate the higher of the benefits.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages.

Workers' Medical Benefits

Benefits include all necessary medical and surgical care, hospitalization, medicine, and appliances, according to a schedule in law.

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente du conjoint): 50% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er) without children; 40% with one or more orphans. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension (Rente d'orphelin): 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for one eligible orphan, 30% for two, or 40% for three or more orphans; and 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Eligible orphans include children younger than age 16 (age 21 if a secondary or professional school student; age 25 if a university student; no limit if disabled or an unmarried daughter without income).

Other eligible survivors: If there is no surviving widow(er) or orphan, 20% of the insured's annual earnings used to calculate the permanent disability pension the deceased received or was entitled to receive is paid for each dependent parent, grandparent, and grandchild, up to 50% of the annual earnings.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the four quarters before the death occurs.

The maximum annual earnings used to calculate benefits is six times the legal annual minimum wage based on a 48-hours week.

The legal annual minimum wage based on a 48-hour work week is 4,542.72 dinars (May 2018).

The maximum combined survivor pension is 80% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages.

Funeral grant (Allocation funéraire): One month of the deceased's earnings is paid to eligible survivors.

The maximum grant is the legal monthly minimum wage based on a 48-hour week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Health Insurance Fund (<http://www.cnam.nat.tn/>) administers the program through regional offices and collects contributions for public-sector employees.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions for private-sector employees.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996 (workers' social protection), implemented in 1997.

Type of program: Social insurance system.

Coverage

Salaried employees.

Exclusions: Self-employed persons, agricultural workers, and household workers.

Special systems for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 0.1111% of earnings.

Self-employed person: Not applicable.

Employer: None.

Government: 0.2889% of earnings.

Qualifying Conditions

Unemployment benefit (Aide au chômage): Must have at least 12 quarters of contributions, be involuntarily unemployed due to technological or economic reasons, have not received severance pay, be ineligible for an old-age or disability pension, and be registered at an employment office.

Unemployment Benefits

Unemployment benefit (Aide au chômage): 100% of the insured's monthly salary, up to the legal monthly minimum wage based on a 48-hour work week, is paid for up to 12 months.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for up to a year beginning the first day after the end of the quarter in which employment ceased.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cnss.tn/>) collects contributions and administers the program through regional offices.

Family Allowances

Regulatory Framework

First law: 1944 (family allowances).

Current laws: 1960 (social security) and 1994 (nursery school fees).

Type of program: Social insurance system.

Coverage

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with at least 30 workers; students younger than age 28; and trainees of working age.

Exclusions: Self-employed persons, household workers, and employees of farms with less than 30 workers.

Special system for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 0.89% of gross quarterly earnings.

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

Contributions are paid quarterly.

The insured person's contributions also finance parental leave (see Sickness and Maternity).

Self-employed person: Not applicable.

Employer: 2.21% of gross quarterly payroll.

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

Contributions are paid quarterly.

The employer's contributions also finance parental leave (see Sickness and Maternity).

Government: None.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for up to three children younger than age 16 (age 18 if an apprentice; age 21 if a student or the insured's daughter providing care for her brothers and sisters; no limit if disabled).

Family supplement (Majoration pour salaire unique): Paid to families with a nonworking spouse.

Nursery school fees (Participation aux frais de crèche, income tested): Paid for up to three children aged 2 months to 36 months attending nursery school.

Income test: The working mother must have monthly earnings of less than 2.5 times the legal monthly minimum wage based on a 48-hour work week.

The legal monthly minimum wage based on a 48-hour work week is 378.56 dinars (May 2018).

Family Allowance Benefits

Family allowance (Allocation familiale): 18% of the insured's quarterly earnings is paid for the first eligible child, 16% for the second, and 14% for the third.

The maximum quarterly earnings used to calculate benefits are 122 dinars.

Family supplement (Majoration pour salaire unique): 9.375 dinars a quarter is paid for one eligible child,

18.75 dinars a quarter for two children, and 23.475 dinars a quarter for three children.

Schedule of payments: The family allowance is paid quarterly.

Nursery school fees (Participation aux frais de crèche, income tested): 15 dinars a month is paid for up to 11 months for each eligible child.

Administrative Organization

Ministry of Social Affairs (<http://www.social.tn/>) provides general supervision.

National Social Security Fund (<http://www.cns.tn/>) collects contributions and administers the program through regional offices.

Uganda

Exchange rate: US\$1.00 = 3,705 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967 (social security).

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

Type of program: Provident fund system.

Coverage

Persons employed in firms with at least five workers.

Voluntary coverage for persons who previously had mandatory coverage, including self-employed persons; and for employees of firms with fewer than five workers.

Exclusions: Persons covered by approved private pension plans and self-employed persons who did not previously have mandatory coverage.

Special systems for public-sector and local government employees, military, police, and correctional personnel.

Source of Funds

Insured person: 5% of gross monthly earnings; at least 7.5% for the voluntarily insured.

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

Self-employed person: At least 7.5% of gross monthly earnings.

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

Employer: 10% of gross monthly payroll.

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

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; age 50 if employment ceased at least a year before the claim is made; before age 55 if switching to an approved private pension plan or if permanently emigrating.

Usual employment must cease.

Disability benefit (Invalidity Benefit): Must be assessed with a permanent total disability for any work that the fund member was able to perform before the disability began or

a permanent partial disability that prevents the fund member from earning a reasonable living.

Employment must cease.

A medical practitioner assesses the degree of disability. Fund members may be referred to an NSSF medical doctor to confirm the disability assessed by the medical practitioner.

Survivor benefit (Survivor's Benefit): Paid when a fund member dies before withdrawing the full account balance.

Eligible survivors (in order of priority) include a widow(er); dependent orphans younger than age 18 (no limit if fully dependent on the deceased); dependent parents and brothers; grandparents, grandchildren, 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 accrued 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 (Invalidity Benefit): A lump sum of total employee and employer contributions plus accrued 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 (Survivor's Benefit): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals 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.

Administrative Organization

Ministry of Finance, Planning, and Economic Development (<https://www.finance.go.ug/>) provides general supervision.

Uganda Retirement Benefits Regulatory Authority (<http://urbra.go.ug/>) supervises and regulates the provident fund and private pension plans.

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

Sickness and Maternity

Regulatory Framework

First law: 1977 (employment).

Current law: 2006 (employment).

Type of program: Employer-liability system.

Coverage

Public-sector employees, including civil servants, employees of local authorities, and state-owned enterprises; and private-sector employees.

Exclusions: Family labor.

Special system for military personnel.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must have at least one month of continuous employment with the same employer. A medical certificate may be required.

Cash maternity and paternity benefits: There is no minimum qualifying period. A medical certificate may be required.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's monthly earnings is paid for up to one month a year.

Maternity benefit: 100% of the employee's earnings is paid for 60 work days, including at least four weeks after childbirth or miscarriage; may be extended by 20 work days under special circumstances.

Paternity benefit: 100% of the employee's earnings is paid for four work days.

Workers' Medical Benefits

Benefits include general medical and specialist care, medicine, hospitalization, and transportation.

Administrative Organization

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1946.

Current law: 2000 (workers' compensation).

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

Coverage

Public- and private-sector employees, including apprentices.

Exclusions: Self-employed persons and active military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must have a work injury or occupational disease lasting at least three consecutive days that results in the loss of earnings. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is paid as a periodic payment or 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 following a medical examination.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 60 times the employee's average monthly earnings in the 12 months before the disability began is paid, up to a maximum.

Constant-attendance allowance: 25% of the permanent disability benefit (but not less than a predetermined amount) 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 based on 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 times the deceased's average monthly earnings in the 12 months before death (up to a maximum) is paid, minus 50% of the value of any disability benefits paid to the deceased for the same work injury or occupational disease before his or her death.

The full benefit is paid to fully dependent survivors; if there are no eligible survivors, the employer pays any expenses for medical care the deceased received and the cost of the funeral.

Administrative Organization

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) approves settlements and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

Unemployment

Regulatory Framework

The 2006 Employment Act (Act No. 6) regulates severance pay for employed persons who have completed at least six months of continuous service. It requires employers to provide severance pay for unfair dismissal; if an employment contract is terminated because the employer becomes insolvent or dies; if the employee dies in the service of his or her employer; or if the employee terminates the contract because of a physical incapacity. The amount of severance pay is negotiated between the employer and employee or the employee's labor union.

Zambia

Exchange rate: US\$1.00 = 11.90 kwacha.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1966 (provident fund).

Current law: 1996 (pension scheme), implemented in 2000.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers, household workers, apprentices, and employees of the national public service and local authorities who began work on or after February 1, 2000.

Voluntary coverage for self-employed persons and certain categories of informal-sector workers who previously had mandatory coverage for at least 60 months.

Exclusions: Family labor.

Special system for employees of the national public service and local authorities who began work before February 1, 2000, and military personnel.

Source of Funds

Insured person: 5% of gross monthly covered earnings; 10% for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are 15 kwacha.

The maximum monthly earnings used to calculate contributions are 21,476 kwacha.

Self-employed person: 10% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 15 kwacha.

The maximum monthly earnings used to calculate contributions are 21,476 kwacha.

Employer: 5% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 15 kwacha.

The maximum monthly earnings used to calculate contributions are 21,476 kwacha.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Retirement Pension): Age 55 (age 60 for persons whose insurance period began after August 14,

2015) with at least 180 months of contributions (reduced by 12 months for each year the insured was older than age 38 for those who were aged 39 to 48 on February 1, 2000).

Employment must cease.

Early pension: Age 50 (age 55 for persons whose insurance period began after August 14, 2015) and meets the contribution requirements for an old-age pension. The early pension must exceed the minimum monthly old-age pension.

Deferred pension: The pension may be deferred until age 65.

The old-age pension is payable abroad.

Old-age settlement (Retirement Lump Sum): Age 55 (age 60 for persons whose insurance period began after August 14, 2015) but does not meet the contribution requirement for the old-age pension.

The old-age settlement is payable abroad.

Disability pension (Invalidity Pension): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and have at least 60 months of contributions, including at least 12 months in the 36 months before the disability began.

A medical board appointed by the Minister of Labour and Social Security assesses the loss of work capacity.

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

The disability pension is payable abroad.

Disability settlement (Invalidity Lump Sum): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and not meet the contribution requirement for the disability pension.

A medical board appointed by the Minister of Labour and Social Security assesses the loss of work capacity.

The disability settlement is 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 contributions at the time of death.

Eligible survivors include a widow(er) and orphans younger than age 18 (age 25 if a student, no limit if disabled).

The widow(er)'s pension ceases upon remarriage unless the widow(er) is caring for one or more of the deceased's children.

The survivor pension is payable abroad.

Survivor settlement (Survivor's Lump Sum): The deceased was entitled to receive an old-age or disability settlement.

Eligible survivors include a widow(er), a child of the deceased, or a nominated beneficiary.

Funeral grant: Paid if the deceased received or was entitled to receive an old-age or disability pension, or had at least 12 months of contributions in the 36 months before death.

Old-Age Benefits

Old-age pension (Retirement Pension): The monthly pension is the insured's average adjusted monthly earnings multiplied by the number of months of contributions and the replacement rate.

The replacement rate is 0.001111.

The minimum monthly old-age pension is 20% of the national average monthly earnings.

The national average monthly earnings is 4,975 kwacha (2018).

The maximum monthly old-age pension is 40% of the insured's average adjusted monthly earnings.

Early pension: A reduced pension of at least 20% of the national average monthly earnings is paid.

Deferred pension: Calculated in the same way as the old-age pension.

Benefit adjustment: Benefits are adjusted annually based on changes in national average earnings.

Old-age settlement (Retirement Lump Sum): A lump sum of the total adjusted employee and employer contributions plus accrued interest is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension): The monthly pension is the insured's average adjusted monthly earnings multiplied by the number of months of contributions and the replacement rate. The insured is credited with 0.5% of adjusted monthly earnings for each year of work lost from the time the disability began until the normal retirement age.

The replacement rate is 0.001111.

The minimum monthly disability pension is 20% of the national average monthly earnings.

The national average monthly earnings is 4,975 kwacha (2018).

Benefit adjustment: Benefits are adjusted annually based on changes in national average earnings.

Disability settlement (Invalidity Lump Sum): A lump sum of the total adjusted employee and employer contributions plus accrued interest is paid.

Survivor Benefits

Survivor pension: The old-age or disability pension the deceased received or was entitled to receive at the time of death is paid; if the deceased was not a pensioner at the

time of death, a disability pension (using the date of death as the date of disability onset) is paid. If the widow(er) is younger than age 45 and does not have dependent children younger than age 15 with the deceased, a reduced pension is paid for two years.

If there is more than one eligible survivor, the pension is split according to a schedule in law.

The minimum monthly survivor pension is 20% of the national average monthly earnings.

The national average monthly earnings is 4,975 kwacha (2018).

Benefit adjustment: Benefits are adjusted annually based on changes in national average earnings.

Survivor settlement (Survivor's Lump Sum): The retirement or disability settlement the deceased was entitled to receive is paid.

Funeral grant: A lump sum of 10 times the minimum monthly pension is paid (in order of priority) to a surviving spouse, a parent or sibling, or the person who paid for the funeral.

The minimum monthly pension is 894.61 kwacha (2017).

Administrative Organization

Ministry of Labour and Social Security (<https://www.mlss.gov.zm/>) provides general supervision.

National Pension Scheme Authority (<https://www.napsa.co.zm/>), managed by a tripartite board of trustees and a director general, collects contributions and administers the program through two regional offices and 27 district offices.

Sickness and Maternity

Regulatory Framework

First law: 1973.

Current laws: 1965 (employment), 1994 (health), and 2010 (vulnerable workers).

Type of program: Universal (medical benefits) and employer-liability (cash benefits) system.

Note: A 2018 law introducing mandatory health insurance for public- and private-sector employees, pensioners, and self-employed persons has not yet been implemented.

Coverage

Universal (medical benefits): Resident citizens of Zambia.

Employer liability (cash benefits): Public- and private-sector employees.

Exclusions: Self-employed persons, apprentices, casual workers, and military and police personnel.

Source of Funds

Insured person

Universal (medical benefits): None.

Employer liability (cash benefits): None.

Self-employed person

Universal (medical benefits): None.

Employer liability (cash benefits): Not applicable.

Employer

Universal (medical benefits): None.

Employer liability (cash benefits): The total cost.

Government

Universal (medical benefits): The total cost.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have at least 12 months of continuous employment with the same employer and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least two years of continuous employment with the same employer and provide a medical certificate from a registered medical practitioner.

Medical benefits (universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's salary is paid for up to 26 days a year (for up to three months for certain vulnerable workers not covered by a collective agreement, plus an additional 50% of the employee's salary for up to three additional months).

Maternity benefit (employer liability): 100% of the employee's salary is paid for 12 weeks (120 days for certain vulnerable workers not covered by a collective agreement).

Workers' Medical Benefits

Medical benefits (universal): Medical care is available in government hospitals, clinics, and rural health centers at low cost. Selected medical institutions require the payment of fees for medical services.

Dependents' Medical Benefits

Medical benefits (universal): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour and Social Security (<https://www.mlss.gov.zm/>) provides general supervision for cash maternity benefits.

Employers pay cash benefits directly to employees.

Ministry of Health (<https://www.moh.gov.zm/>) provides general supervision for medical benefits.

Work Injury

Regulatory Framework

First laws: 1929 (employer liability), 1950 (pneumoconiosis act), and 1961 (compulsory insurance).

Current law: 1999 (workers' compensation), implemented in 2013.

Type of program: Employer-liability system through a public carrier.

Coverage

Employed persons, including certain casual workers, household workers, and apprentices; self-employed persons; and public-sector employees not covered by a special system.

Special system for certain public-sector employees and military and police personnel.

Source of Funds

Insured person: None.

Self-employed person: No information available.

Employer: The total cost; contribution rates vary depending on the assessed degree of risk.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law. Must provide a medical certificate.

Temporary Disability Benefits

50% of the insured's last monthly covered earnings is paid for up to 24 months.

The maximum monthly earnings used to calculate benefits are 800 kwacha.

The minimum and maximum disability benefits vary depending on the assessed degree of disability.

A government institution or private clinic assesses the degree of disability.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 50% of the insured's last monthly covered earnings before the disability began is paid.

The maximum monthly earnings used to calculate benefits are 800 kwacha.

Constant-attendance allowance: An additional benefit may be paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability greater than 10% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability. For an assessed degree of disability of up to 10%, a lump sum is paid.

A government institution or private clinic assesses the degree of disability. A review of the assessed degree of disability resulting from an occupational disease is conducted annually. A review of the assessed degree of disability resulting from a work injury is possible if the worker's medical condition changes.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Workers' Medical Benefits

The Workers' Compensation Fund Control Board refunds all employer expenses incurred as a result of hospitalization, and the treatment of occupational accidents and diseases at public and private health institutions.

Survivor Benefits

Survivor pension

Spouse's pension: 80% of the disability pension the deceased received or was entitled to receive is paid to a widow(er).

Remarriage settlement: The widow(er)'s pension ceases upon remarriage and a lump sum of 24 months of the spouse's pension is paid.

Orphan's pension: 15% of the disability pension the deceased received or was entitled to receive is paid to the youngest orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) younger than age 18, up to eight orphans.

Other eligible survivors: If there is no widow(er) or eligible orphan, a benefit is paid to other eligible survivors based on their degree of dependence on the deceased.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

Funeral grant: The cost of the funeral is paid if the death was the result of a work injury or an occupational disease.

Administrative Organization

Ministry of Labour and Social Security (<https://www.mlss.gov.zm/>) provides general supervision.

Workers' Compensation Fund Control Board (<http://www.workers.com.zm/>), managed by a board and a commissioner, collects contributions and administers benefits.

Unemployment

Regulatory Framework

The Minimum Wages and Conditions of Employment Act 2011 regulates employers to provide severance pay for the unlawful dismissal of employees, and lump-sum payments for termination of employment on medical grounds that are certified by a registered medical doctor. In either case, at least two months of an employee's basic wages is paid for each completed year of service. Severance pay is otherwise provided only when there is an express agreement between the employer and the employee.

Zimbabwe

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1989 (social security) and 1993 (pensions).

Type of program: Social insurance system.

Note: Under the 1988 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons aged 60 or older, persons incapable of work, and the dependents of needy persons.

Coverage

Employed residents of Zimbabwe, including certain civil servants.

Exclusions: Self-employed persons, informal-sector workers, and household workers.

Special systems for military personnel and certain civil servants.

Source of Funds

Insured person: 3.5% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are \$700.

Self-employed person: Not applicable.

Employer: 3.5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are \$700.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Retirement Pension): Age 60 with at least 10 years of contributions; age 55 if in arduous employment for at least seven of the 10 years from age 45 to 55.

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

Old-age grant (Retirement Grant): Age 60 (age 55 if in arduous employment) with at least one year but less than 10 years of contributions.

Deferred grant: The grant may be deferred up to age 65.

Disability pension (Invalidity Pension): Must be younger than the normal retirement age, be assessed with a

permanent incapacity for work, and have at least one year of contributions.

A medical doctor assesses the disability.

Disability grant (Invalidity Grant): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and have at least six months but less than one year of contributions.

A medical doctor assesses the disability.

Survivor benefit: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors (in order of priority) include a widow(er), orphans younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through a legal guardian.

Survivor grant: The deceased received or was entitled to receive an old-age or disability grant.

Eligible survivors (in order of priority) include a widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

Funeral grant: Paid to eligible survivors if the deceased had at least one year of contributions.

Eligible survivors (in order of priority) include a widow(er), orphans younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

Funeral allowance (Funeral Benefit Enhancement): Funeral services may be provided when an old-age pensioner dies.

Old-Age Benefits

Old-age pension (Retirement Pension): The monthly pension is 1.33% of the insured's monthly covered earnings in the month before retirement multiplied by the number of years of contributions up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

Deferred pension: Calculated in the same way as the old-age pension.

The minimum monthly old-age pension is \$80.

Old-age grant (Retirement Grant): A lump sum of 8.33% of the insured's last annual covered earnings before retirement multiplied by the number of years of contributions is paid.

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

Permanent Disability Benefits

Disability pension (Invalidity Pension): With one to 10 years of contributions, the monthly pension is 1% of the insured's average monthly covered earnings in the

12 months before the disability began multiplied by the number of years of contributions.

With at least 10 years of contributions, the monthly pension is 1.33% of the insured's monthly covered earnings in the month before the disability began multiplied by the number of years of contributions up to 30 years plus 1% of the monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly disability pension is \$32.

Disability grant (Invalidity Grant): A lump sum of 8.33% of the insured's last annual covered earnings before the disability began multiplied by the number of years of contributions is paid.

Survivor Benefits

Survivor benefit: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. If there is no widow(er) or orphan, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

The minimum monthly survivor benefit is \$32.

Survivor grant: A lump sum of 40% of the old-age or disability grant the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

Funeral grant: A lump sum of \$300 is paid to the person who paid for the funeral.

Funeral allowance (Funeral Benefit Enhancement): Funeral services are provided by the National Social Security Authority or a private carrier. If the deceased was covered by private insurance, the survivor may opt for repayment of the cost of the funeral by the National Social Security Authority, up to \$500.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpssw.gov.zw/>) provides general supervision.

National Social Security Authority (<https://www.nssa.org.zw/>) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 1985 (labor act).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Note: A government-run health care program provides free primary health care to certain vulnerable persons, including children younger than age 5, pregnant women, and persons older than age 65.

Coverage

Employed persons, including persons employed by local authorities and quasi-governmental organizations.

Exclusions: Self-employed persons.

Special systems for civil servants, military, police, and correctional personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must provide a medical certificate from a registered medical practitioner. The benefit is paid for any one-year period of service with the same employer.

Cash maternity benefit: Must have at least one year of continuous service with the same employer and provide a medical certificate from a registered medical practitioner. The employee is eligible for maternity benefits for up to three times with the same employer and only once in a 24-month period calculated from the day the previous maternity leave was approved.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's last earnings is paid for up to 90 days; may be extended for up to 90 days at 50% of the employee's earnings.

Maternity benefit: 100% of the employee's last earnings is paid for up to 98 days, including at least 21 days before the expected date of childbirth. If the employee has less than one year of continuous service, up to 98 days of unpaid maternity leave is provided.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpssw.gov.zw/>) provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1989 (social security) and 1990 (accident prevention and workers' compensation).

Type of program: Social insurance system.

Coverage

Private-sector employees, including casual workers and apprentices; persons employed by local authorities, quasi-governmental, and nongovernmental organizations; and members of cooperatives.

Exclusions: Self-employed persons and household workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays contributions, which vary based on the employee's monthly earnings and a sector-specific risk factor).

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's monthly basic earnings is paid for the first 30 days of incapacity; thereafter, 51% of basic monthly earnings. The benefit is paid for up to 18 months.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability greater than 30%, 51% of the insured's monthly basic earnings multiplied by the assessed degree of disability is paid.

If the monthly pension would be less than \$80, the pension is paid as a lump sum.

Child supplement: 12.5% of the permanent disability pension is paid for the first child younger than age 19 (or until the child is self-supporting); 5% each for the second through the fifth child; 1% for each additional child.

Constant-attendance allowance: 80% of the minimum monthly permanent disability pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

Partial disability: For an assessed degree of disability of less than 30%, a lump sum is paid.

Rehabilitation benefit: Paid to a worker with disability to assist with physical and mental rehabilitation and vocational training.

The permanent disability benefits are payable abroad.

Workers' Medical Benefits

The National Social Security Authority pays for all medical fees, including medicine, hospital care, prostheses, and transportation.

Survivor Benefits

Survivor pension: 66.7% of the permanent disability pension the deceased received or was entitled to receive is paid to a dependent widow(er). If there is more than one eligible widow(er), the pension is split equally.

The minimum monthly survivor pension is \$53.33.

Remarriage settlement: The widow(er)'s pension ceases upon remarriage, and a lump sum of 24 months of the pension is paid.

Child supplement: 12.5% of the permanent disability pension the deceased received or was entitled to receive is paid for the first child younger than age 19 (or until the child is self-supporting); 5% each for the second through the fifth child; and 1% for each additional child. 20% of the pension is paid for a full orphan.

The child's supplement continues if the widow(er) remarries.

The maximum combined survivor pension is 100% of the full permanent disability pension the deceased received or was entitled to receive.

Dependent's allowance: Paid to dependent parents, brothers, and sisters when an unmarried worker dies.

Funeral grant: A lump sum of \$300 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpplsw.gov.zw/>) provides general supervision.

National Social Security Authority (<https://www.nssa.org.zw/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2015 amendment to the labor law requires employers to provide severance pay to employees who are dismissed due to down-sizing or redundancy. The minimum benefit is 30 days of the employee's wages for every two years of employment.