

Cameroon

Exchange rate: US\$1.00 equals
498.16 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1969 (pensions), implemented in 1974, with 1984 and 1990 amendments.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Voluntary insurance for previously covered workers (not yet implemented).

Special system for civil servants.

Source of Funds

Insured person: 2.8% of covered earnings.

The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs.

Self-employed person: Not applicable.

Employer: 4.2% of covered payroll.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 20 years of insurance coverage and at least 180 months of contributions, including 60 months in the last 10 years. Retirement from employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

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

Old-age grant: Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.

Disability pension: The insured must be assessed with a loss of at least 2/3 of earning capacity and have at least 5 years of insurance coverage, including 6 months of contributions in the last year. No contributions are required if the disability is the result of a nonwork-related accident.

Survivor pension: The deceased was a pensioner or met the pension requirements at the time of death or had at least 180 months of insurance coverage.

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

Survivor grant: The deceased met the requirements for the old-age grant.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions exceeding 180 months.

The minimum pension is equal to 50% of the legal minimum wage.

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

Constant-attendance supplement: Equal to 40% of the old-age pension.

Old-age grant: A lump sum is paid equal to the insured's average monthly earnings times the number of 12-month periods of coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions exceeding 180 months. For each year that a claim is made before the insured reaches age 60, the insured is credited with a 6-month insurance period.

Constant-attendance supplement: Equal to 40% of the insured's disability pension.

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 Benefits

Survivor pension: 50% of the deceased's old-age pension is paid to the widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: Each eligible orphan receives 15% of the deceased's old-age pension; 25% for each full orphan.

Dependent parent's pension: Each eligible parent receives 10% of the deceased's old-age pension.

Other eligible survivors (in the absence of the above):

The pension is split equally among other relatives.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

Survivor grant: A lump sum is paid equal to 1 month's pension (based on 180 months of contributions) for each 6-month period of contributions.

Funeral grant: In the absence of eligible survivors, the cost of the funeral is paid.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

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

Coverage

Employed women.

Exclusions: Self-employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

Cash maternity benefits: The insured must have at least 6 consecutive months of employment and be in insured employment at the date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

Maternity benefit: The benefit is equal to 100% of the last monthly earnings and is paid for 4 weeks before and 10 weeks after the expected date of childbirth; may be

extended to 13 weeks after childbirth in the event of complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Insured women and the spouses of insured men receive 1,400 CFA francs toward expenses in connection with childbirth and 200 CFA francs for each prenatal examination and for pediatric care examinations for up to 6 months.

Some free medical care is provided by government health facilities.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

No statutory benefits are provided.

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

Administrative Organization

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Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, technical students, and persons in training.

Exclusions: Civil servants.

Voluntary coverage for self-employed persons (not yet implemented).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of average monthly earnings in the 3 months before the disability began. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings for benefit calculation purposes are 17,933 CFA francs.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the disability began.

The minimum monthly earnings for benefit calculation purposes are equal to the legal minimum wage (23,514 CFA francs).

The maximum monthly earnings for benefit calculation purposes are 537,994 CFA francs.

Constant-attendance supplement: The annual benefit varies according to the value of the insured's salary and the sector of activity in which the insured is employed.

Partial disability: If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 20%, a lump sum is paid equal to 10 years' partial disability pension.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, X-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: The pension is equal to 85% of the deceased's average monthly earnings in the last 3 months.

The pension is split among the eligible survivors according to the schedule in law. Eligible survivors are a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled), and dependent parents.

Funeral grant: The cost of the burial is paid.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

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Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for apprentices with families.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll; 5.65% (agriculture); 3.7% (private schools).

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

The employer's contributions also finance maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working at least 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a 6-month period of sick leave, for a 14-week period of maternity leave, for a 3-month period if involuntarily unemployed, and during statutory vacation periods.

Allowances are also paid to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.

Prenatal allowance: The pregnant woman must undergo two prescribed medical examinations.

Birth grant: The mother and child must undergo a prescribed medical examination.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month is paid for each child. The allowance is paid every 3 months.

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Prenatal allowance: 1,800 CFA francs a month is paid for 9 months. The allowance is paid in two equal installments: during the 3rd or 4th month of pregnancy and during the 7th or 8th month of pregnancy.

Birth grant: 21,600 CFA francs is paid for each birth.

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

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

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