

Togo

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons.

Special supplementary old-age pension system for managerial staff of public and semipublic companies.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 4% of gross earnings. Voluntarily insured persons contribute on the basis of average gross earnings in the last 3 months of salaried activity.

Self-employed person: Not applicable.

Employer: 8% of gross payroll; contributions are reduced to 7.4% of gross payroll if at least 5% of the employer's workforce is assessed as disabled.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) or the insured has at least 30 years of actual coverage, including at least 10 years of contributions. Retirement from salaried employment is necessary.

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

Old-age settlement: Age 55 and does not satisfy the qualifying conditions for the old-age pension. The insured must have at least 12 months of coverage. Retirement from salaried employment is necessary.

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 coverage including 6 months of contributions in the last year. There is no qualifying period for a disability that is the result of a nonwork-related accident.

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

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

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

Survivor settlement: The deceased did not satisfy the qualifying conditions for a pension but had at least 12 months of coverage.

Eligible survivors are a widow aged 40 or older or disabled who was married to the deceased for at least 1 year or who is pregnant or has a child by the deceased; a dependent disabled widower who was married to the deceased for at least 1 year; and children younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

Old-Age Benefits

Old-age pension: The monthly pension is equal to 20% of the insured's average monthly earnings in the last 5 years, plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

The minimum pension is equal to 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

If the insured is entitled to receive two or more pensions, the full amount of the higher pension and half the amount of the other pension(s) are paid.

Old-age settlement: A lump sum is paid equal to 1 month of the insured's average monthly earnings in the last 5 years for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Permanent Disability Benefits

Disability pension: The monthly pension is equal to 20% of the insured's average monthly earnings in the last 5 years, plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months. The insured is credited with a 6-month contribution period for each year that the claim is made before age 55.

The minimum pension is equal to 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

Constant-attendance supplement: Equal to 50% of the insured's pension.

If the insured also receives a disability pension under the work injury program, the work injury disability pension is paid in full along with the part of the nonwork injury permanent disability pension that exceeds this amount.

The disability pension ceases at age 50 and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund.

Benefit adjustment: Benefits are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Survivor Benefits

Survivor pension: An eligible spouse receives 50% of the monthly pension paid or payable to the deceased at the time of death. 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 25% of the monthly pension paid or payable to the deceased at the time of death; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances. An orphan receiving the pension may not receive family allowances.

All survivor benefits combined must not exceed 100% of the pension paid or payable to the deceased at the time of death; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives a survivor pension under the work injury program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum equal to 1 month of the pension the deceased would have been entitled to with 120 months of coverage is paid for each 6-month period of coverage. An orphan receiving the settlement may continue to receive family allowances.

Benefit adjustment: Benefits are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1973 (social security).

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

Coverage

Employed women, including agricultural salaried workers, domestic workers, and casual or temporary workers.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

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 paid sick leave.)

Cash maternity benefits: The insured woman must have at least 12 months of coverage before the expected date of childbirth.

Benefits are payable abroad only if there is a reciprocal agreement.

Sickness and Maternity Benefits

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

Maternity benefit: The daily benefit is equal to 100% of the insured's average daily wage in the last 3 months (the employer pays 50% of the benefit). The benefit is paid for up to 8 weeks before the expected date of childbirth and 6 weeks after; may be extended for up to 3 weeks in the event of complications arising from pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (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

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 1973 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including under certain conditions agricultural salaried workers, domestic workers, casual and temporary workers, and seconded civil servants working for a public company.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.5% of gross payroll.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is equal to 2/3 of the insured's average daily wage in the last 3 months and is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit may be paid weekly or monthly.

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 earnings in the 3 months before the disability began.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; a lump sum equal to 3 years' pension is paid if the assessed disability is less than 20%.

Constant-attendance supplement: Equal to 50% of the disability pension.

The pension may be partially converted to a lump sum after receiving the pension for 5 years.

If the insured also receives a disability pension under the old-age, disability, and survivors program, the work injury permanent disability pension is paid in full along with the part of the nonwork injury disability pension that exceeds this amount.

The combined receipt of the work injury permanent disability pension with the old-age pension is allowed under certain conditions.

The pension is paid monthly, quarterly, or annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; transportation; and rehabilitation.

Survivor Benefits

Survivor pension: The widow(er) receives 30% of the deceased's average earnings in the 3 months before the disability began.

Eligible survivors are a widow who was married to the deceased before the disability began (or at least 1 year before the deceased's death) and to a dependent disabled widower. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: Each orphan younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) receives 10% of the deceased's average earnings in the 3 months before the disability began; 15% for each full orphan.

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average earnings in the 3 months before the disability began.

All survivor benefits combined must not exceed 100% of the deceased's total permanent disability pension; otherwise, the pensions are reduced proportionately.

The pension is paid monthly, quarterly, or annually, depending on its value.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: The grant is equal to 30 days of the deceased's average earnings in the 3 months before the disability began.

Benefit adjustment: Benefits are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers contributions and benefits.

Employers must insure against liability with the National Social Security Fund.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers, domestic workers, casual or temporary workers, and certain pensioners and recipients of other social insurance benefits.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of gross payroll.

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

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month; a social insurance beneficiary.

The child must not receive an orphan's pension.

If a parent receives family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: The woman must undergo prescribed medical examinations.

Birth grant: Paid for the birth of each of the first three children. The insured's spouse must not be in salaried employment.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each of the first six children. The benefits are paid every 6 months.

Prenatal allowance: 500 CFA francs a month is paid for 9 months. The allowance is paid in three 3-month installments.

Birth grant: A lump sum of 6,000 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Employers may pay benefits directly to their employees.