

# Social Security Programs Throughout the World: Africa, 2013



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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). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that, by legislation or national practice, are an integral part of a country's social security system.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format in 2002, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its social security databases and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Social Security Observatory analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in January 2013, or the last date for which information has been received. Three countries were added to this volume: Djibouti, Lesotho, and Namibia.

Barbara Kritzer and John Jankowski managed the preparation of this report. Staff of the Office of Information Resources edited the report and prepared the print and web versions 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](mailto: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 <http://www.socialsecurity.gov/policy>. For additional copies of this report or to be removed from our print mailing list, please e-mail [op.publications@ssa.gov](mailto:op.publications@ssa.gov).

**Manuel de la Puente**  
**Associate Commissioner**  
**for Research, Evaluation, and Statistics**  
August 2013

***Errata Policy***

If there are any additions or corrections to the data published herein, they will be posted as errata on the web at <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2012-2013/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. 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.

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 have issued no information 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 2013 or on the last date for which information has been received.<sup>1</sup> 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. 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. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

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. The terminology may therefore differ from national concepts or usage.

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<sup>1</sup> The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

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### Sources of Information

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) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected from the ISSA's Social Security Observatory. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Service; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the World Bank, the International Monetary Fund, and the United Nations Development Programme. 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.

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### 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

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

Algeria	Gabon	Niger
Benin	Gambia	Nigeria
Botswana	Ghana	Rwanda
Burkina Faso	Guinea	Senegal
Burundi	Kenya	Seychelles
Cameroon	Lesotho	Sierra Leone
Cape Verde	Liberia	South Africa
Central African Republic	Libya	Sudan
Chad	Madagascar	Swaziland
Congo (Brazzaville)	Malawi	Tanzania
Congo (Kinshasa)	Mali	Togo
Côte d'Ivoire	Mauritania	Tunisia
Djibouti	Mauritius	Uganda
Egypt	Morocco	Zambia
Ethiopia	Namibia	Zimbabwe

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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 sufficient residency. Universal 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, traditionally are financed primarily 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 usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

### **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

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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***

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Each country summary discusses five types of programs:

- 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 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 aliens 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

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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 funds 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, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government 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 according to 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

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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 demographic 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

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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 countries 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, according to 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

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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 incapacitated. 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 generally 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 a few 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.)

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

An 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. Most 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 some 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

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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 insurance 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,

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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

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services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per 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 spouse 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

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vary according to 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

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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 being based 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.

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**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 according to 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.

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**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 persons 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, 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.

**Types of Systems and Coverage.** Family allowance programs are of two types: universal and employment-related. 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, the self-employed. A few systems cover some categories of nonemployed persons as well. 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.

**Source of Funds.** The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. 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

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vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. 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 per 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 available to all families and financed from general revenues, the program is usually administered by a government department. 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.**  
**Types of social security programs**

Country	Old age, disability, and survivors	Sickness and maternity			Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care <sup>a</sup>	Work injury		
Algeria	X	X	X	X	X	X
Benin	X	b	c	X	d	X
Botswana	e	d	d	X	d	c
Burkina Faso	X	b, f	X	X	d	X
Burundi	X	d	d	X	d	X
Cameroon	X	b, f	X	X	d	X
Cape Verde	X	X	X	X	d	X
Central African Republic	X	b, f	d	X	d	X
Chad	X	b, f	c	X	d	X
Congo (Brazzaville)	X	b, f	X	X	d	X
Congo (Kinshasa)	X	d	c	X	d	X
Côte d'Ivoire	X	b	X	X	d	X
Djibouti	e	b, f	X	X	d	X
Egypt	X	X	X	X	X	d
Equatorial Guinea	X	X	X	X	d	X
Ethiopia	X	d	d	X	d	d
Gabon	X	b, f	X	X	d	X
Gambia	X	d	d	X	d	d
Ghana	X	d	c	X	d	d
Guinea	X	X <sup>f</sup>	X	X	d	X
Kenya	X	d	g	X	d	d
Lesotho	X	d	d	X	d	d
Liberia	X	d	d	X	d	d
Libya	X	X	X	X	d	d
Madagascar	X	b, f	X	X	d	X
Malawi	h	d	g	X	d	d
Mali	X	b, f	X	X	d	X
Mauritania	X	b, f	X	X	d	X
Mauritius	X	d	g	X	X	X
Morocco	X	X	X	X	d	X
Namibia	X	X	X	X	d	X
Niger	X	b, f	X	X	d	X
Nigeria	X	d	g	X	c, h	d
Rwanda	X	d	d	X	d	d

(Continued)

**Table 1.**  
**Types of social security programs—Continued**

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care <sup>a</sup>			
São Tomé and Príncipe	X	X	c	X	d	d
Senegal	X <sup>i</sup>	b	X	X	d	X
Seychelles	X	X	b	X	c	d
Sierra Leone	X	d	d	X	d	d
South Africa	X <sup>i</sup>	c	c	X	X	X
Sudan	X	d	d	X	d	d
Swaziland	X	d	d	X	d	d
Tanzania	X	b	X	X	d	d
Togo	X	b, f	X	X	d	X
Tunisia	X	X	X	X	X	X
Uganda	X	d	d	X	d	d
Zambia	X	d	g	X	d	d
Zimbabwe	X	d	c	X	d	d

SOURCE: Based on information in the country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Maternity benefits only.
- c. Coverage is provided under other programs or through social assistance.
- d. Has no program or information is not available.
- e. Old-age and orphan's benefits only.
- f. Maternity benefits are financed under Family Allowances.
- g. Medical benefits only.
- h. The statutory system has yet to be implemented.
- i. Old-age and survivor benefits only.
- j. Old-age and disability benefits only, with survivor benefits provided under Unemployment.

**Table 2.**  
**Types of mandatory systems for retirement income**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Algeria		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cameroon		X					
Cape Verde		X					
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Côte d'Ivoire		X					
Djibouti		X					
Egypt		X <sup>a</sup>					
Equatorial Guinea		X					
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X				X	
Guinea		X					
Kenya					X		
Lesotho				X			
Liberia		X	X				
Libya		X					
Madagascar		X					
Malawi		b					
Mali		X					
Mauritania		X					
Mauritius		X		X <sup>c</sup>			
Morocco		X					
Namibia		X		X			
Niger		X					
Nigeria							X
Rwanda		X					

(Continued)

**Table 2.**  
**Types of mandatory systems for retirement income—Continued**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
São Tomé and Príncipe		X					
Senegal		X					
Seychelles		X		X			
Sierra Leone		X					
South Africa			X				
Sudan		X					
Swaziland			X		X		
Tanzania		X					
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE: Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

**Flat-rate pension:** A pension of uniform amount or one based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

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

**Means-tested pension:** A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

**Flat-rate universal pension:** A pension of uniform amount normally based on residence but independent of earnings. 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.

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

**Individual retirement schemes:** 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. Earnings-related income includes a flat-rate increment.
- b. A mandatory system for retirement income has yet to be implemented.
- c. Benefits increase with age.

**Table 3.**  
**Demographic and other statistics related to social security, 2013**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Algeria	37.1	4.7	46.7	69.4	72.6	60	55	50	45	7,643
Benin	9.5	2.9	86.2	57.8	60.6	60	60	55	55	1,428
Botswana	2.0	3.5	60.7	48.0	46.5	65	65	c	c	12,939
Burkina Faso	15.5	2.5	94.1	55.5	56.7	56	56	c	c	1,149
Burundi	9.20	2.5	86.8	52.0	55.8	60	60	c	c	533
Cameroon	20.6	3.2	87.5	53.7	56.0	60	60	50	50	2,090
Cape Verde	0.50	5.7	60.2	70.9	78.7	65	60	c	c	3,616
Central African Republic	4.4	3.9	80.3	48.0	51.8	60	60	55	55	716
Chad	11.7	2.5	105.5	50.1	51.9	60	60	c	c	1,343
Congo (Brazzaville)	4.1	3.4	83.9	57.2	60.1	57	57	55	55	3,885
Congo (Kinshasa)	62.2	2.8	93.4	48.1	51.6	65	60	c	c	329
Côte d'Ivoire	19.0	3.1	81.6	49.7	51.4	60	60	55	55	1,581
Djibouti	0.8	3.7	61.0	60.0	63.2	60	60	50	50	2,087
Egypt	78.1	5.5	58.7	68.7	73.5	60	60	c	c	5,547
Equatorial Guinea	0.7	2.9	73.1	51.5	54.5	60	60	c	c	32,026
Ethiopia	87.1	3.3	91.3	61.7	65.0	60	60	55	55	979
Gabon	1.6	5.3	78.4	62.3	64.3	55	55	c	c	13,998
Gambia	1.7	2.5	94.1	57.4	60.1	60	60	45	45	1,873
Ghana	24.3	3.5	73.9	60.0	61.9	60	60	55	55	1,652
Guinea	10.9	3.2	85.2	55.2	56.7	55	55	50	50	990
Kenya	40.9	2.6	82.4	59.7	63.5	60	60	c	c	1,507
Lesotho	2.0	4.3	72.2	49.2	49.6	70	70	c	c	1,504
Liberia	4.0	3.1	86.7	59.3	61.2	60	60	c	c	506
Libya	6.0	4.6	51.6	73.4	77.2	65	60	c	c	15,361
Madagascar	21.1	2.8	86.1	63.0	66.0	60	55	c	c	853
Malawi	15.0	3.1	95.6	54.9	55.2	d	d	d	d	805
Mali	14.0	2.9	98.8	54.9	54.7	58	58	53	53	964
Mauritania	3.6	3.1	77.6	59.9	63.0	60	55	c	c	2,255
Mauritius	1.2	7.7	40.6	70.2	77.0	60	60	c	c	12,737
Morocco	31.6	5.0	49.6	69.0	72.6	60	60	55	55	4,373
Namibia	2.2	3.4	69.8	61.6	67.0	60	60	c	c	5,986

(Continued)

**Table 3.**  
**Demographic and other statistics related to social security, 2013—Continued**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Niger	15.9	2.6	110.1	58.0	58.4	60	60	c	c	642
Nigeria	159.7	2.7	87.8	52.0	52.6	50	50	c	c	2,221
Rwanda	10.8	2.3	88.6	61.9	65.3	55	55	c	c	1,097
São Tomé and Príncipe	0.2	3.6	81.6	64.2	68.2	62	57	c	c	1,805
Senegal	13.0	3.1	87.7	61.8	64.7	55	55	53	53	1,737
Seychelles	0.1	7.3	39.7	69.4	78.8	63	63	60	60	25,600
Sierra Leone	5.8	2.6	80.9	45.1	45.6	60	60	55	55	769
South Africa	51.5	5.2	53.7	54.9	59.1	60	60	c	c	9,678
Sudan	35.7	3.1	82.5	60.2	63.8	60	60	50	50	1,878
Swaziland	1.2	3.3	72.9	49.7	48.5	50	50	c	c	5,349
Tanzania	45.0	3.1	92.1	60.0	62.7	60	60	55	55	1,334
Togo	6.3	2.7	81.2	55.5	57.3	60	60	55	55	914
Tunisia	10.6	6.9	43.8	73.5	78.2	60	60	55	55	8,258
Uganda	34.0	2.4	105.4	57.8	60.2	55	55	c	c	1,188
Zambia	13.2	2.7	98.3	55.9	59.5	55	55	50	50	1,423
Zimbabwe	13.1	4.0	82.5	58.8	60.8	60	60	c	c	600

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. *World Population Prospects: The 2012 Revision Population Database*, available at [http://esa.un.org/unpd/wpp/unpp/panel\\_indicators.htm](http://esa.un.org/unpd/wpp/unpp/panel_indicators.htm) (2013); *Human Development Report 2013*, prepared for the United Nations Development Programme (New York, 2013); U.S. Central Intelligence Agency. *The World Factbook, 2013* (Washington D.C.: Central Intelligence Agency, 2013).

NOTES: Information on statutory and pensionable ages is taken from the country summaries in this volume.

GDP = gross domestic product.

a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.

b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.

c. The country has no early pensionable age, has one only for specific groups, or information is not available.

d. The statutory old-age pension system has yet to be implemented.

**Table 4.**  
**Contribution rates for social security programs, 2013 (in percent)**

Country	Old age, disability, and survivors			All social security programs <sup>a</sup>		
	Insured person	Employer	Total	Insured person	Employer	Total
Algeria	7 <sup>b</sup>	10.25 <sup>b</sup>	17.25 <sup>b</sup>	9	25	34
Benin	3.6	6.4	10	3.6	16.4 <sup>c</sup>	20
Botswana	0	0	0 <sup>d</sup>	0	0 <sup>e</sup>	0
Burkina Faso <sup>f</sup>	5.5	5.5	11	5.5	16 <sup>c,e</sup>	21.5
Burundi <sup>f</sup>	4	6	10	4	9 <sup>c,e</sup>	13
Cameroon <sup>f</sup>	2.8	4.2	7	2.8	12.95 <sup>c,e</sup>	15.75
Cape Verde <sup>f</sup>	4	8	12	8	17 <sup>c,e</sup>	25
Central African Republic <sup>f</sup>	3	4	7	3	19 <sup>c,e,g</sup>	22
Chad <sup>f</sup>	3.5	5	8.5	3.5	16.5 <sup>c,e,g</sup>	20
Congo (Brazzaville) <sup>f</sup>	4	8	12	4	20.28 <sup>c,e,g</sup>	24.28
Congo (Kinshasa)	3.5	3.5	7	3.5	9 <sup>c,e</sup>	12.5
Côte d'Ivoire <sup>f</sup>	6.3	7.7	14	6.3	15.45 <sup>c,e</sup>	21.75
Djibouti <sup>f</sup>	4	4	8	4	15.7	19.7
Egypt <sup>f</sup>	13	17	30	14	26 <sup>e</sup>	40
Equatorial Guinea <sup>h</sup>	4.5 <sup>i</sup>	21.5 <sup>i</sup>	26 <sup>i</sup>	4.5	21.5	26
Ethiopia	7 <sup>i</sup>	11 <sup>i</sup>	18 <sup>i</sup>	7	11	18
Gabon <sup>f</sup>	2.5	5	7.5	5	20.1 <sup>c,e,g</sup>	25.1
Gambia <sup>f</sup>	5	29	34	5	30 <sup>e</sup>	35
Ghana	5.5 <sup>i</sup>	13 <sup>i</sup>	18.5 <sup>i</sup>	5.5	13 <sup>e</sup>	18.5
Guinea <sup>f</sup>	2.5	10	12.5	5	20 <sup>c,e,g</sup>	25
Kenya <sup>f</sup>	5	5	10	5	5 <sup>e</sup>	10
Lesotho	0	0	0 <sup>d</sup>	0	0 <sup>e</sup>	0
Liberia	3	3	6	3	4.75 <sup>e</sup>	7.75
Libya	3.75 <sup>i</sup>	10.5 <sup>i</sup>	14.25 <sup>i</sup>	5.25	12.95	18.2
Madagascar <sup>f</sup>	1	9.5	10.5	1	13 <sup>e,g</sup>	14
Malawi	0	0	0 <sup>j</sup>	0	0 <sup>e</sup>	0
Mali <sup>f</sup>	3.6	5.4	9	6.66	17.9 <sup>e,g</sup>	24.56
Mauritania <sup>f</sup>	3	6	9	3	14 <sup>c,e,g</sup>	17
Mauritius <sup>f</sup>	3	6 <sup>i</sup>	9	4	6 <sup>e,k</sup>	10
Morocco <sup>f</sup>	3.96	7.93	11.89	6.29	18.5 <sup>c,e</sup>	24.79
Namibia <sup>f</sup>	0.9 <sup>i</sup>	0.9 <sup>i</sup>	1.8 <sup>i</sup>	0.9	0.9 <sup>e,k</sup>	1.8
Niger <sup>f</sup>	5.25	5.25	10.5	5.25	15.4 <sup>c,e,g</sup>	20.65
Nigeria	7.5	7.5	15	7.5	8.5 <sup>e</sup>	16
Rwanda <sup>f</sup>	3	3	6	3	5 <sup>e</sup>	8

(Continued)

**Table 4.**  
**Contribution rates for social security programs, 2013 (in percent)—*Continued***

Country	Old age, disability, and survivors			All social security programs <sup>a</sup>		
	Insured person	Employer	Total	Insured person	Employer	Total
São Tomé and Príncipe	4 <sup>i</sup>	6 <sup>i</sup>	10 <sup>i</sup>	4	6	10
Senegal <sup>f</sup>	8	12	20	11	23 <sup>e,g</sup>	34
Seychelles	1.5	1.5 <sup>i</sup>	3	1.5	1.5 <sup>l,m</sup>	3
Sierra Leone	5	10	15	5	10 <sup>e</sup>	15
South Africa <sup>f</sup>	0	0	0 <sup>d,i</sup>	1	1 <sup>e,k</sup>	2
Sudan	8	17	25	8	19 <sup>e</sup>	27
Swaziland <sup>f</sup>	5	5	10	5	5 <sup>e</sup>	10
Tanzania	10 <sup>i</sup>	10 <sup>i</sup>	20 <sup>i</sup>	10	10	20
Togo	4	12.5	16.5	4	17.5 <sup>e,g</sup>	21.5
Tunisia	4.74 <sup>i</sup>	7.76 <sup>i</sup>	12.5 <sup>i</sup>	8.8	15.45 <sup>e,n</sup>	24.25
Uganda	5	10	15	5	10 <sup>e</sup>	15
Zambia <sup>f</sup>	5	5	10	5	5 <sup>e</sup>	10
Zimbabwe	3.5	3.5	7	3.5	3.5 <sup>e</sup>	7

SOURCE: Based on information in the country summaries in this volume.

- a. Includes Old Age, Disability, and Survivors; Sickness and Maternity; Work Injury; Unemployment; and Family Allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Contributions finance old-age benefits only.
- c. Employers pay the total cost of family allowances.
- d. Government pays the total cost of the Old Age, Disability, and Survivors program.
- e. Employers pay the total cost of work injury benefits.
- f. Contributions are submitted to a ceiling on some benefits.
- g. Employers pay the total cost of maternity benefits.
- h. Data are at least 2 years old.
- i. Also includes the contribution rates for other programs.
- j. There is no Disability or Survivors program. An Old Age program has yet to be implemented.
- k. Government pays the total cost of family allowances.
- l. Government pays the total cost of cash sickness and maternity benefits.
- m. Government pays the total cost of work injury benefits.
- n. National Social Security Fund pays the total cost of unemployment benefits.

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**Country  
Summaries**

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## Algeria

Exchange rate: US\$1.00 = 77.81 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1949.

**Current laws:** 1983, implemented in 1984, and 1994 (early pension).

**Type of program:** Social insurance system.

#### Coverage

All persons employed under a labor contract, household workers, and certain categories of fishermen and apprentices with earnings of at least half the legal minimum wage.

The legal monthly minimum wage is 18,000 dinars.

Special systems for military personnel and self-employed persons.

#### Source of Funds

**Insured person:** 7% of gross earnings (old age). See Sickness and Maternity for disability and survivors benefits and the death grant.

**Self-employed person:** Not applicable.

**Employer:** 10.25% of gross payroll (old age). See Sickness and Maternity for disability and survivors benefits and the death grant.

**Government:** None; the government subsidizes the minimum pension.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women and veterans) with at least 15 years of contributions; any age with at least 32 years of contributions.

Employment must cease.

Workers who do not have the required number of years of coverage at the normal retirement age can continue working for up to five years to meet the qualifying conditions.

The retirement age is reduced for persons employed in arduous or unhealthy work, women who have raised at least one child for at least nine years, and veterans with a disability.

Paid at any age for workers with a total disability who do not qualify for a disability pension.

Partial pension: Age 50 (men) with at least 20 years of contributions and age 45 (women) with at least 15 years of contributions and voluntarily retired from employment.

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

Dependent spouse's supplement: Paid for a dependent spouse with no income.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

**Retirement settlement:** Age 60 with at least five years or 20 quarters of coverage and less than 15 years of contributions.

All old-age benefits are payable abroad only under reciprocal agreement.

**Disability pension:** Must be assessed with a total (100%) loss of working capacity and have at least 60 days of employment in the last 12 months or 180 days in the last three years.

Partial disability: Must be assessed with at least a 50% loss of earning capacity.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

All disability benefits are payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

**Death grant:** The deceased had at least 15 days (or 100 hours) of insured employment in the three months before death.

Eligible survivors include a widow(er) of any age; children younger than age 18 (age 25 if an apprentice with earnings not greater than half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income below the minimum old-age pension.

All survivor benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average monthly earnings in the five years before retirement or the best five years of the total professional career (whichever is greater) multiplied by the number of years of contributions, up to 80%, is paid.

To calculate the pension, each covered year or covered quarter is based on 180 days or 45 days of work, respectively.

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

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

The legal monthly minimum wage is 18,000 dinars.

Dependent spouse's supplement: 2,500 dinars is paid.

Constant-attendance supplement: 40% of the insured's pension is paid. The minimum supplement is 12,000 dinars a year.

Partial pension and early pension: The pension is reduced by 1% for each year the pension is taken before the normal retirement age. The pension is increased by 1% every 12 months until the pensioner reaches the normal retirement age. The pension is then recalculated using the number of years the pension was taken before the normal retirement age and the insured's total coverage period.

Early pension: The employer must pay a lump-sum contribution, calculated according to the number of years that the insured retires before the normal retirement age.

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

The legal monthly minimum wage is 18,000 dinars.

**Retirement settlement:** A lump sum of 2.5% of the insured's average monthly earnings in the five years before retirement or the best five years of the total professional career (whichever is greater) multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted annually in May.

### **Permanent Disability Benefits**

**Disability pension:** 80% of the insured's average earnings in the last year or the best three years of the total work history (whichever is greater) is paid.

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

Constant-attendance supplement: 40% of the pension is paid.

Partial disability: 60% of the insured's average earnings in the last year or the best three years of the insured's total work history (whichever is greater) is paid.

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

The legal monthly minimum wage is 18,000 dinars.

Benefit adjustment: Benefits are adjusted annually in May.

### **Survivor Benefits**

**Survivor pension:** 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 survivor; 40% is split equally if there is more than one other survivor.

If there is no surviving spouse, 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.

All survivor benefits combined must be at least 75% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

All survivor benefits combined must not exceed 90% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted annually in May.

**Death grant:** A lump sum of 12 times the deceased's best 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 (<http://www.mtess.gov.dz>) provides general supervision.

National Retirement Fund (<http://www.cnr-dz.com>) administers the old-age program for salaried employees.

National Social Insurance Fund (<http://www.cnas.dz>) administers the disability and survivors program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the old-age and disability program for nonwage earners.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1983, implemented in 1984.

**Type of program:** Social insurance system.

#### **Coverage**

**Cash and medical benefits:** All employed persons.

**Medical benefits only:** Self-employed persons; unemployment beneficiaries, early pensioners, national liberation war

pensioners, persons with at least a 50% assessed degree of disability, unemployed students and their respective dependents; social assistance beneficiaries.

### Source of Funds

**Insured person:** 1.5% of gross earnings.

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

**Self-employed person:** 7.5% of annual taxable income.

**Employer:** 12.5% of gross payroll.

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

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** Must be in covered employment when the incapacity began. 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; 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 benefits:** Must have at least 15 days (or 100 hours) of insured employment in the last three months or 60 days (or 400 hours) in the last 12 months before the pregnancy began.

**Medical benefits:** Must have at least 15 days (or 100 hours) of insured employment in the three months before the year in which the incapacity began or 60 days (or 400 hours) of employment in the last 12 months.

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of the daily wage (100% for an extended illness or hospitalization) is paid for the first 15 days; thereafter, 100% of the daily wage from the 16th day up to three years (four years under certain circumstances).

The minimum daily wage is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

**Maternity benefit:** 100% of earnings is paid for up to 14 weeks, including up to six weeks before the expected date of childbirth.

The minimum daily wage is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

### Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmologic and optician 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% for insured persons with chronic diseases, work injury beneficiaries with an assessed degree of disability of more than 50%, and old-age or disability pensioners with income less than the legal minimum wage).

The legal monthly minimum wage is 18,000 dinars.

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

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

Ministry of Labor, Employment and Social Security (<http://www.mtess.gov.dz>) provides general supervision.

National Social Insurance Fund (<http://www.cnas.dz>) administers the program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the program for nonwage earners.

### Work Injury

#### Regulatory Framework

**First law:** 1919.

**Current law:** 1983, implemented in 1984.

**Type of program:** Social insurance system.

#### Coverage

All employed persons, 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 payroll.

**Government:** None.

### **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**

**Temporary disability benefit:** 100% of the net daily salary is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum daily salary is 3.33% of the legal monthly minimum wage.

The legal monthly minimum wage is 18,000 dinars.

### **Permanent Disability Benefits**

**Permanent disability pension:** Average earnings in the last 12 months 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 the pension is 2,300 times the legal hourly minimum wage.

The legal hourly minimum wage is 103.84 dinars.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

**Foreign worker settlement:** If there is no reciprocal agreement, a lump sum of three times the annual pension is paid to injured foreign workers who leave the country.

### **Workers' Medical Benefits**

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, ophthalmologic and optician services, some dental care, prostheses, functional and vocational rehabilitation, specialized treatments, and transportation.

There is no limit to duration.

### **Survivor Benefits**

**Survivor pension:** 75% (50% if there are other survivors) of the deceased's average earnings in the 12 months before the date of the accident resulting in the insured's death is paid. If there is more than one widow, the pension is split equally.

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

The legal monthly minimum wage is 18,000 dinars.

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

**Other eligible survivors:** 30% of the deceased's average earnings is paid for one survivor; 40% is split equally if there is more than one eligible survivor.

If there is no surviving spouse, 45% of the deceased's average earnings is paid to a full orphan and 30% to a dependent parent.

All survivor benefits combined must not exceed 90% of the deceased's average annual earnings. 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.

**Death grant:** A lump sum of 12 times the deceased's best 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 (<http://www.mtess.gov.dz>) provides general supervision.

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

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### **Unemployment**

#### **Regulatory Framework**

**First and current law:** 1994.

**Type of program:** Social insurance system.

#### **Coverage**

Salaried workers.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** 0.5% of gross earnings.

**Self-employed person:** Not applicable.

**Employer:** 1% of gross payroll.

**Government:** None.

#### **Qualifying Conditions**

**Unemployment benefit:** Must be involuntarily unemployed; must have at least three years of contributions, including six months before unemployment; must not receive income from any professional activity; must have been looking for work for at least three months; and must

reside in Algeria. The previous employer must have paid all required social security contributions.

Lump-sum subsidy: The insured must have worked for the same employer for more than three years.

### **Unemployment Benefits**

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 benefit entitlement is 12 months.

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

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

The legal monthly minimum wage is 18,000 dinars.

Lump-sum subsidy: 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 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.

### **Administrative Organization**

Ministry of Labor, Employment and Social Security (<http://www.mtess.gov.dz>) provides general supervision.

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

### **Family Allowances**

#### **Regulatory Framework**

**First and current law:** 1941.

**Type of program:** Employment-related system.

### **Coverage**

Nonagricultural employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special systems for public-sector employees and employees of certain agricultural cooperatives.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost of the school allowance.

**Government:** The total cost of family allowances.

### **Qualifying Conditions**

**Family benefits:** The child must be younger than age 17 (age 18 if an apprentice, age 21 if a student or disabled). The insured must earn at least half the legal monthly minimum wage; have a disability or illness; or receive an unemployment benefit or old-age pension.

The legal monthly minimum wage is 15,000 dinars.

### **Family Allowance Benefits**

**Family allowances:** If family earnings are 15,000 dinars a month or less, 600 dinars a month is paid for each of the first five children and 300 dinars for each additional child; for more than 15,000 dinars a month, 300 dinars a month is paid for each child.

**School allowance:** Paid for children older than age 6. If family earnings are 15,000 dinars a month or less, 800 dinars a year is paid for each of the first five children and 400 dinars for each additional child; for more than 15,000 dinars a month, 400 dinars a year is paid for each child. The school allowance is paid once a year in addition to family allowances.

### **Administrative Organization**

Ministry of Labor, Employment and Social Security (<http://www.mtess.gov.dz>) provides general supervision.

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

## Benin

Exchange rate: US\$1.00 = 496 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; certain company managers.

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

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:** 3.6% of gross earnings. Voluntarily insured persons contribute 10% of the last gross salary earned while in compulsorily insured employment.

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

The legal monthly minimum wage is 31,625 CFA francs.

The insured's portion of contributions may be refunded for foreign workers who permanently leave the national territory and for workers who continue to work from age 60 to 65 (on contributions made while age 60 to 65).

**Self-employed person:** Not applicable.

**Employer:** 6.4% of gross payroll.

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

The legal monthly minimum wage is 31,625 CFA francs.

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of coverage.

Employment must cease.

Early pension: Age 55 with at least 180 months of coverage.

Employment must cease.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

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

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 with at least 12 months of coverage but less than 180 months of coverage.

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

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** 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 corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

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

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

The pension is payable abroad only under reciprocal agreement.

**Survivor settlement:** 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 at least a year before the insured's death; a widow who is pregnant by or who had a child with the deceased; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).

## Old-Age Benefits

**Old-age pension:** 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 each 12-month period of coverage exceeding 180 months.

The maximum pension is 80% of the insured's earnings, up to a maximum set by the Council of Ministers.

Early pension: The pension is reduced by 5% for each year the pension is awarded before the insured reaches age 60; at age 60, the normal pension is paid.

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

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

The legal monthly minimum wage is 31,625 CFA francs.

**Old-age settlement:** A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of 12-month periods of coverage is paid.

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

## Permanent Disability Benefits

**Disability pension:** 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 each 12-month period of coverage exceeding 180 months. For each year the pension is awarded before the insured reaches age 60, the insured is credited with a six-month coverage period.

The maximum pension is 80% of the insured's earnings, up to a maximum set by the Council of Ministers.

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

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

The legal monthly minimum wage is 31,625 CFA francs.

Constant-attendance supplement: 40% of the pension is paid.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

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

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

## Survivor Benefits

**Survivor 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 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 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.

All survivor benefits combined must not exceed 80% of the deceased's pension.

An eligible 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.

**Survivor settlement:** 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 each six-month period of coverage. If there is more than one eligible survivor, the settlement is split equally. If there is no eligible spouse or orphan, the settlement is paid to the deceased's parents.

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

## Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

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

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

### Coverage

Employed women; certain company managers.

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:** 0.2% of gross payroll.

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

The legal monthly minimum wage is 31,625 CFA francs.

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

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least six months of coverage.

A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Benefits are payable abroad only under reciprocal agreement.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The 1998 labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 100% of the insured's earnings at the time the maternity leave starts is paid for six weeks before and eight weeks after the expected date of childbirth (the employer pays half); may be extended for up to four weeks if there are complications arising from childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees.)

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees' dependents. Eligible dependents include the spouse and dependent children.)

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

### **Administrative Organization**

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1959.

**Current law:** 2003 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, certain company managers, apprentices, interns, students in technical schools, and cooperative members.

Exclusions: Self-employed persons and agricultural workers.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1% to 4% of gross payroll, according to the assessed risk.

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

The legal monthly minimum wage is 31,625 CFA francs.

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

**Government:** None; contributes as an employer.

### **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**

**Temporary disability benefit:** 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, up to 12 months; thereafter, the benefit is based on the insured's yearly earnings in the year before the disability began, up to 10 times the legal minimum wage multiplied by 1.4, according to 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 31,625 CFA francs.

An approved doctor assesses the disability.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured has a total disability, the pension is 100% of the insured's annual earnings in the year before the disability began, up to three times the legal minimum wage plus 50% of the portion of earnings between this limit and 10 times the legal minimum wage.

Partial disability: For an assessed degree of disability of at least 20%, the benefit is the insurable annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%.

The minimum monthly earnings used to calculate the pension are the legal monthly minimum wage multiplied by 1.4.

The legal monthly minimum wage is 31,625 CFA francs.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of earnings are paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, pensions are paid monthly or quarterly.

An approved doctor assesses the disability.

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

**Disability allowance:** For an assessed degree of disability of less than 20%, a lump sum of five years of pension is paid, according to the assessed degree of disability.

An approved doctor assesses the disability.

Benefit adjustment: Benefits are adjusted according to 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:** 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 pension ceases on remarriage.

Remarriage settlement: A lump sum of six months of pension is paid.

**Orphan's pension:** 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 and grandparent's pension:** 10% of the deceased's earnings used to calculate the permanent disability pension is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 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:** Funeral costs are reimbursed up to five times the legal monthly minimum wage.

The legal monthly minimum wage is 31,625 CFA francs.

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

## Administrative Organization

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

## Family Allowances

### Regulatory Framework

**First law:** 1955.

**Current law:** 2003 (social security).

**Type of program:** Employment-related system.

### Coverage

Employed persons, certain company managers, local authority employees, and some civil servants.

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.

## Benin

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**Employer:** 8.8% of gross payroll.

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

The legal monthly minimum wage is 31,625 CFA francs.

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

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 22. The parent must have worked at least 18 days or 120 hours during the month, including periods for which cash maternity or work injury benefits are paid.

The child must not receive an orphan's pension.

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

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

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child from the first day of the month of birth.

**Prenatal allowance:** 500 CFA francs a month is paid for nine months.

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

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

### **Administrative Organization**

Ministry of Labor and Public Administration provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

## Botswana

Exchange rate: US\$1.00 = 8.69 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1996 (universal pension and orphan care).

**Type of program:** Universal old-age pension and orphan care benefit system.

#### Coverage

**Old-age pension:** All residents of Botswana. Special system for public-sector employees.

**Orphan care benefit:** All orphaned citizens of Botswana.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Old-age pension:** Age 65.

**Disability benefit:** No statutory benefits are provided; cash benefits and food baskets are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

**Orphan care benefit:** Provided for the loss of one parent (single parent) or both parents (married couple); an orphan whose parents' whereabouts are not known. The child must be younger than age 18 and residing in Botswana.

#### Old-Age Benefits

**Old-age pension:** 250 pula a month is paid.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living.

#### Permanent Disability Benefits

**Disability benefit:** No statutory benefits are provided; monthly cash benefits of 90 pula and a food basket worth 450 pula to 750 pula are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

### Survivor Benefits

**Orphan care benefit:** A monthly food basket worth 450 pula to 750 pula; a school uniform, subsidies for transportation, clothing and rent where applicable, and other payments as needed. The benefits are given to the orphan's caregiver (guardian) or to an orphan acting as the head of the family (guardian) for younger siblings.

#### Administrative Organization

Department of Labor and Social Security (<http://www.gov.bw>) provides general supervision.

Social Benefits Division, Department of Social Services, Ministry of Local Government and Rural Development (<http://www.gov.bw>) administers the program.

### Sickness and Maternity

#### Regulatory Framework

No statutory benefits are provided.

**Sickness benefits:** The amended 2010 Employment Act provides for up to 20 days of paid sick leave a year.

**Maternity benefits:** The amended 2010 Employment Order requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is at least 50% of the insured's basic pay and benefits she would otherwise be entitled to receive, and is paid for six weeks before and six weeks after the expected date of childbirth; may be extended two weeks if there are complications arising from pregnancy or childbirth.

**Medical benefits:** The 1982 Employment Act requires employers in designated areas to provide certain medical services to employees and their dependents, including transportation to the nearest hospital.

### Work Injury

#### Regulatory Framework

**First law:** 1936.

**Current laws:** 1977 and 1998 (worker's compensation).

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### Coverage

Employed persons, including government and local authority employees and military personnel.

**Exclusions:** Casual workers, family labor, and self-employed persons.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

66% of the insured's earnings 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. The benefit is paid after a seven-day waiting period until full recovery or certification of permanent disability.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 60 months of the insured's earnings minus the value of any temporary disability benefits previously paid to the insured is paid.

The minimum benefit is 16,000 pula.

The maximum benefit is 250,000 pula.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability, as determined by a schedule in law.

The maximum partial disability benefit is 200,000 pula.

### **Workers' Medical Benefits**

Employers provide medical and surgical care, hospitalization, 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 months of the insured's earnings minus the value of any temporary disability benefits previously paid to the deceased is paid to dependent survivors.

The minimum benefit is 8,000 pula.

The maximum benefit is 20,000 pula.

A reduced benefit is paid to survivors who were only partially dependent.

**Funeral grant:** A lump sum is paid, up to 100 pula. (The amount is deducted from the survivor benefit.)

### **Administrative Organization**

Department of Labor and Social Security (<http://www.gov.bw>) enforces the law.

Employers may insure against liability with private insurance companies.

### **Unemployment**

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#### **Regulatory Framework**

No statutory benefits are provided.

Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer. Under the amended 2010 Employment Act, in case of termination of the employment contract before an employee has served a continuous period of 60 months, employees are entitled to a severance benefit that is proportionate to the length of service.

Department of Labor and Social Security (<http://www.gov.bw>) enforces the law.

Commissioner of Labor and Social Security provides supervision.

### **Family Allowances**

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#### **Regulatory Framework**

Monthly cash benefits of 90 pula and a monthly food basket worth 450 pula to 750 pula are provided to all destitute residents, including those 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; or orphans or abandoned children younger than age 18 not covered by the orphan care program.

## Burkina Faso

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, temporary workers, students in training centers, and apprentices.

Voluntary coverage is available for self-employed persons and persons previously insured for at least six consecutive months if the coverage begins within five years of the end of compulsory insurance.

Special system for civil servants.

#### Source of Funds

**Insured person:** 5.5% of covered earnings. Voluntarily insured persons contribute 11% of declared earnings.

The minimum 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.

**Self-employed person:** 11% of declared earnings.

The minimum 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.

**Employer:** 5.5% of covered payroll.

The minimum 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.

Employers with 20 or more 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

**Old-age pension:** Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), age 63 (doctors, judges and university teachers), or age 50 (if prematurely aged), with at least 180 months of coverage. A month of coverage is any month in which the insured worked for at least 18 days in covered employment.

Employment must cease.

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad.

**Old-age settlement:** Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors, judges and university teachers), with less than 180 months of coverage.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity, have at least five years of coverage, including six months in the last year, and be younger than the normal retirement age. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled) or parents (if the deceased was not married and had no children).

The pension ceases on remarriage.

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

The pension is payable abroad.

**Survivor settlement:** Paid if the deceased had less than 180 months of coverage and did not meet the qualifying conditions for a disability pension.

#### Old-Age Benefits

**Old-age pension:** 2% of the insured's average monthly covered earnings for each year of coverage, up to 80%, is paid.

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

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

## Burkina Faso

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Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The pension is paid quarterly.

**Old-age settlement:** A lump sum of 20% of the insured's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system.

### **Permanent Disability Benefits**

**Disability pension:** 2% of the insured's average monthly covered earnings in the five best years of coverage is paid for each year of coverage, up to 80%. The insured is credited with a six-month coverage period for each year that a claim is made before the normal retirement age.

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

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

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

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

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 and child supplements.

The insured may also receive disability benefits under the work injury program.

The pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

**Survivor 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.

The pension is paid quarterly.

**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 pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

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

The pension is paid quarterly.

**Dependent parent's pension (if there are no other survivors):** 25% of the old-age or disability pension the

deceased received or was entitled to receive is paid to each eligible parent.

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

An eligible survivor may also receive 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.

**Survivor settlement:** A lump sum of 20% of the deceased's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to 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 Security (<http://www.emploi.gov.bf>) provides technical supervision.

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

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1981 (maternity benefit) and 2006 (social security).

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

#### **Coverage**

Employed women.

Exclusions: Self-employed women.

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

Voluntary private health insurance programs are available.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

## Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least three months of covered employment.

## Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's last gross 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 stillborn child.

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

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

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

Some maternity services are provided under Family Allowances.

## Workers' Medical Benefits

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

The labor code requires employers to provide certain medical services.

## Dependents' Medical Benefits

**Medical benefits for dependents:** The wife of an insured man receives free medical care during pregnancy and childbirth.

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

## Administrative Organization

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

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

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

## Work Injury

### Regulatory Framework

**First law:** 1959.

**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

## Coverage

Employed persons, temporary workers, students in training centers, and apprentices.

Exclusions: Civil servants and self-employed persons.

## Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3.5% of covered payroll.

The minimum 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.

Employers with 20 or more 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

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

## Temporary Disability Benefits

**Temporary disability benefit:** 66.7% of the insured's average daily earnings in the 90 days 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 minimum earnings used to calculate benefits are the legal minimum wage.

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

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

## Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, the monthly pension is 85% of the insured's monthly average earnings in the three months before the disability began.

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

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

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

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

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

Partial disability: If the insured is assessed with at least a 15% disability, a percentage of the full pension is paid according to the assessed degree of disability.

The pension is paid quarterly if the assessed degree of disability is more than 15% and less than 75%; monthly if 75% or more.

If the assessed degree of disability is less than 15%, a lump sum of three years of disability pension is paid according to the assessed degree of disability.

Benefit adjustment: Benefits are adjusted by decree according to 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:** 50% of the deceased's average monthly earnings in the last three months is paid.

Eligible survivors include a widow(er) who was married to the deceased. If there is more than one widow(er) the pension is split equally.

**Orphan's pension:** 40% of the deceased's average monthly earnings in the last three months is split equally among eligible orphans. The pension 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.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings in the three months before the disability began is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the disability pension the deceased received or was entitled to receive.

**Funeral expenses:** 50% of the maximum monthly earnings used to calculate contributions (300,000 CFA francs) is paid.

Benefit adjustment: Benefits are adjusted by decree according to 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 Security (<http://www.emploi.gov.bf>) provides technical supervision.

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

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

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 2006 (social security).

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons, temporary workers, students in training centers, and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 7% of covered payroll.

The employer's contributions also finance maternity benefits.

The minimum 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.

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

**Government:** Any deficit; 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 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have at least three months of covered employment based on 18 days or 120 hours a month of work. The allowance is also paid to a pensioner or to an unemployed person for the first six months of unemployment.

The child must not receive an orphan's pension.

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

**Prenatal allowance:** A parent must have at least three months of covered employment based on at least 18 days or 120 hours a month of work. The mother must undergo prescribed medical examinations. The full benefit is paid if the claim is made in the first three months of pregnancy.

### ***Family Allowance Benefits***

**Family allowances:** 2,000 CFA francs a month is paid for each of the first six children.

**Prenatal allowance:** 1,000 CFA francs a month is paid for up to nine months. The allowance is paid in three equal parts.

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

**Benefit adjustment:** Benefits are adjusted depending on the financial resources of the system.

### ***Administrative Organization***

Ministry of Civil Service, Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

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

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

## Burundi

Exchange rate: US\$1.00 =  
1,535 Burundi francs (BIF).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 2002 (pensions).

**Type of program:** Social insurance system.

#### Coverage

Salaried workers covered by the labor code, military and police personnel, contract workers from the civil service, interns, and apprentices.

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

Exclusions: Self-employed persons.

Special system for civil servants and judges.

#### Source of Funds

**Insured person:** 4% of monthly earnings; 5.8% if in arduous work. The voluntarily insured contribute 10% of monthly earnings.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

**Self-employed person:** Not applicable.

**Employer:** 6% of monthly payroll; 8.8% for employees in arduous work.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage.

Retirement is not necessary.

**Old-age settlement:** Age 60 with less than 15 years of coverage.

**Disability pension:** Paid if the insured is assessed with a loss of physical or mental capacity of at least 66.7% and has at least three years of coverage, including six months of contributions in the last 12 months.

Constant-supplement supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** 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 the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if no surviving spouse or children.

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

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents if no surviving spouse or children.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever amount is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional monthly minimum wage is 4,000 BIF.

The regional minimum wage is adjusted by ministerial ordinance.

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

The insured may receive the old-age pension and one or more survivor pensions at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If prematurely aged and under age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

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

**Old-age settlement:** 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:** 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 each 12-month period of coverage exceeding 180 months is paid. If the insured is younger than the pensionable age at the time of

the claim, a six-month contribution period is credited for each year the insured is younger than the pensionable age.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional monthly minimum wage is 4,000 BIF.

The regional minimum wage is adjusted by ministerial ordinance.

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

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

The insured may receive the disability pension and one or more survivor pensions at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension, only the highest 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.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living if the award is permanent or the insured is aged 60 or older, depending on the financial resources of the system.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases on remarriage.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 40% to each full orphan.

**Dependent parent's and grandparent's pension:** 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.

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

The survivor can receive a survivor pension and an old-age pension or disability pension at the same time.

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

**Survivor settlement:** A lump sum equal to a percentage of the old-age or disability pension the deceased received or was entitled to receive at the pensionable age is paid.

### **Administrative Organization**

Ministry of Civil Service, Labor and Social Security provides general supervision.

National Social Security Institute, managed by a tripartite board and a director, administers the program.

## **Sickness and Maternity**

### **Regulatory Framework**

The 1993 labor code requires employers to pay 66.7% of wages for sick leave for up to three months each calendar year and to provide medical care for workers and their dependents.

If the woman has at least six months of service during the year before the expected date of childbirth, the 1993 labor code requires employers to pay 50% of wages for maternity leave of up to 12 weeks (14 weeks if there are complications arising from pregnancy or childbirth), including at least six weeks after childbirth.

A 1984 provision established a medical assistance program to provide medical, surgical, maternity, hospital, dental, and pharmaceutical services to needy persons.

The 1980 law (health insurance) provides for medical benefits for civil servants and military personnel.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 2002 (pensions).

**Type of program:** Social insurance system.

#### **Coverage**

Salaried workers covered by the labor code, including agricultural workers, 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 covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 80,000 BIF.

**Government:** None; contributes as an employer.

#### **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**

**Temporary disability benefit:** 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 costs of the accident are

met by the employer) for the total period of incapacity for work, up to six months from the date of the accident. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

The minimum benefit is the regional minimum wage (from 105 BIF to 160 BIF a day).

The minimum wage is adjusted by ministerial ordinance.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total 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 earnings in the three calendar months before the month the accident occurred.

**Partial disability:** If the assessed degree of disability is less than 100%, a percentage of the full disability is paid according to the assessed degree of disability; a lump sum is paid for less than a 15% assessed degree of disability.

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

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, 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 and the work injury permanent disability pension, only the highest pension is paid.

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

### **Workers' Medical Benefits**

**Medical benefits:** Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, eyeglasses, and rehabilitation.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive with a permanent total disability is paid to a widow(er).

The pension ceases on remarriage.

**Remarriage settlement:** A lump sum of six months of pension is paid to the widow(er).

**Orphan's pension:** 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 orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% to each full orphan.

**Dependent parent's and grandparent's pension:** 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.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive if assessed with a permanent total disability.

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

**Funeral grant:** A lump sum of 30 times the deceased's average daily earnings is paid, up to a maximum.

The average earnings used to calculate benefits are based on the deceased's earnings in the three calendar months before the month the accident occurred.

The minimum grant is 60,000 BIF.

### **Administrative Organization**

Ministry of Civil Service, Labor and Social Security provides general supervision.

National Social Security Institute, managed by a tripartite board and a director, administers the program.

National Social Security Institute and public or approved private medical institutions provide medical services.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1971.

**Current law:** 1977 (family benefits).

**Type of program:** Employment-related 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.

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### ***Qualifying Conditions***

**Family allowances:** The insured's wife must not be in paid employment and the child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled). Benefits are reduced if the insured works less than four hours a day.

### ***Family Allowance Benefits***

**Family allowances:** Specified monthly benefits are paid for the insured's wife and for each child. Benefits are reduced by 50% if the insured works less than four hours a day.

### ***Administrative Organization***

Ministry of Labor and Social Security provides general supervision.

Employers pay the benefits directly to employees.

## Cameroon

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1969 (pensions), implemented in 1974.

**Type of program:** Social insurance system.

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 2.8% of covered earnings.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 4.2% of covered payroll.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

Employment must cease.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

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

The pension is payable abroad only under reciprocal agreement.

**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 younger than age 60, have at least a 66.7% assessed loss of earning capacity, and at least five years of coverage, including at least six months of contributions in the last year. No

contributions are required if the disability is the result of a nonwork-related accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance supplement.

**Survivor pension:** The 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 coverage.

Eligible survivors include 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.

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

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

Eligible survivors include 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.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

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

The legal minimum wage is 28,216 CFA francs.

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

Constant-attendance supplement: 40% of the old-age pension is paid.

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

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

#### Permanent Disability Benefits

**Disability pension:** The pension is 30% of average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months. For each year a claim is made before the insured reaches age 60, the insured is credited with a six-month insurance period.

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

## Survivor Benefits

**Survivor 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 to each eligible orphan; 25% to each full orphan.

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

**Other eligible survivors:** If there is no surviving widow(er), child, or dependent parent, the pension is split equally among other relatives.

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

**Survivor grant:** A lump sum of 30% of the deceased's average monthly earnings multiplied by the number of six-month periods of contributions is paid. If there is more than one survivor, the grant is split equally.

**Funeral grant:** If there are no eligible survivors, the cost of the funeral is paid.

## Administrative Organization

Ministry of Labor and Social Security provides general supervision.

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

## Sickness and Maternity

### Regulatory Framework

**First law:** 1956.

**Current law:** 1967.

**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.

**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 been in covered employment for at least six consecutive months when the child is born.

## Sickness and Maternity Benefits

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

**Maternity benefit:** 100% of the last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended to 13 weeks after childbirth if there are complications resulting from pregnancy or childbirth.

## Workers' Medical Benefits

Insured women and the spouses of insured men receive 1,400 CFA francs toward childbirth expenses and 200 CFA francs for each prenatal and pediatric examination for up to six months.

Government health facilities provide some free medical care.

The labor code requires employers to provide certain medical services.

## Dependents' Medical Benefits

**Medical benefits for dependents:** No statutory benefits are provided.

Some health care and welfare 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>), managed by a tripartite council and a director general, administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1944.

**Current law:** 1977 (work injury).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, apprentices, seamen, students in technical schools, and persons in employment retraining.

Exclusions: Civil servants and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

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

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

66.7% of average monthly earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The daily earnings used to calculate benefits are subject to a maximum.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is 85% of the insured's average monthly earnings in the three months before the disability began.

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

The legal minimum wage is 28,216 CFA francs.

The monthly earnings used to calculate benefits are subject to a maximum.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, the legal minimum wage of the insured's sector of activity is paid.

**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; for less than 20%, a lump sum of 10 years of the partial disability pension is paid.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 85% of the deceased's average monthly earnings in the last three months is paid.

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

**Funeral grant:** The cost of the burial is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides general supervision.

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

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### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1967.

**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 used to calculate contributions are 300,000 CFA francs.

The employer's contributions also finance maternity benefits.

**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 six-month period of sick leave, a 14-week period of maternity leave, a three-month period of involuntary unemployment, and statutory vacation periods.

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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 quarterly.

**Prenatal allowance:** 1,800 CFA francs a month is paid for nine months. The allowance is paid in two equal parts: during the third or fourth month and the seventh or eighth 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.

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

## Cape Verde

Exchange rate: US\$1.00 = 82.69 escudos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), and 2009 (household workers).

**Type of program:** Social insurance system.

#### Coverage

Private- and public-sector employees (including civil servants first employed after December 31, 2005), self-employed persons, household workers, and certain business owners and cooperative employees.

Special systems for civil servants (first employed before January 1, 2006); central bank employees; municipal agents (first employed before January 1, 2008); and certain business owners, cooperative employees, and self-employed persons.

#### Source of Funds

**Insured person:** 3% of gross monthly earnings plus 1% of gross monthly earnings for administrative fees.

The insured person's administrative fees also finance sickness and maternity benefits.

**Self-employed person:** 10% of gross monthly earnings plus 1.5% of gross monthly earnings for administrative fees.

The self-employed person's administrative fees also finance sickness and maternity benefits.

**Employer:** 7% of gross monthly payroll plus 1% of gross monthly payroll for administrative fees.

The employer's administrative fees also finance sickness and maternity benefits.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women) with at least 15 years of contributions.

The pension is payable abroad.

**Disability pension:** Must be assessed with a disability of at least 66.7% or a loss of earning capacity of at least 33.3% and have at least five years of contributions.

The pension is payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension or had at least 36 months of contributions.

Eligible survivors include a widow older than age 50 or disabled, a widower older than age 55, and children younger than age 18 (age 25 if a student, no limit if disabled).

A temporary survivor pension is paid for up to five years to a widow younger than age 50, a widower younger than age 55, and children aged 18 to 25 who are students.

The pension ceases on remarriage.

The pension is payable abroad.

#### Old-Age Benefits

**Old-age pension:** 2% of the insured's annual average earnings plus an annual coefficient adjusted for changes in the cost of living is paid for each 12-month period of coverage.

The annual average earnings used to calculate benefits are the 120 best-paid months in the last 15 years of contributions.

The minimum monthly pension is 6,000 escudos.

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

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of public servants.

#### Permanent Disability Benefits

**Disability pension:** 2% of the insured's annual average earnings plus an annual coefficient adjusted for changes in the cost of living is paid for each 12-month period of coverage is paid.

The annual average earnings used to calculate benefits are the 120 best-paid months in the last 15 years of contributions.

The minimum monthly pension is 6,000 escudos.

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

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of public servants.

#### Survivor Benefits

**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 to each orphan; 50% to each full orphan.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Pensions are adjusted periodically according to changes in the average salary of public servants.

### **Administrative Organization**

Ministry of Labor, Family, and Solidarity (<http://www.mtfs.gov.cv>) provides general supervision.

National Social Insurance Institute (<http://www.inps.cv>) administers the program.

## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1976.

**Current laws:** 2003 (self-employed persons), 2004 (employed persons), 2006 (civil servants), 2006 (cooperatives), 2007 (municipal agents), 2007 (labor code), 2009 (self-employed persons), and 2009 (household workers).

**Type of program:** Social insurance system.

### **Coverage**

Public- and private-sector employees, self-employed persons, and household workers.

Voluntary coverage for cash benefits for business owners and cooperative employees.

Business owners, cooperative employees, pensioners, and recipients of social insurance benefits are covered for medical benefits.

Special systems provide cash benefits for civil servants and certain business owners and cooperative employees.

### **Source of Funds**

**Insured person:** 4% of gross monthly earnings.

See also Old Age, Disability, and Survivors.

**Self-employed person:** 8% of gross monthly earnings.

See also Old Age, Disability, and Survivors.

**Employer:** 4% of gross monthly payroll.

See also Old Age, Disability, and Survivors.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** The insured must have at least four months of contributions.

## **Sickness and Maternity Benefits**

**Sickness benefit:** 70% of the insured's last monthly earnings or average earnings in the last four months (whichever is greater) is paid from the fourth day of the illness for up to 1,095 days. The employer pays 100% of earnings for the first three days. If the sickness lasts longer than 30 days, a medical board must evaluate the insured's health status.

**Maternity benefit:** 90% of the insured's last monthly earnings or average earnings in the last four months (whichever is greater) is paid for up to 60 days. The benefit is paid as a lump sum. (A nursing allowance is paid under Family Allowances.)

### **Workers' Medical Benefits**

Benefits include 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. Certain treatments not available in public clinics and hospitals are reimbursed by the National Social Insurance Institute.

Cost sharing: Insured persons pay 15%, 25%, 45%, or 50% of the cost of medicine, according to a schedule in law; pensioners pay 5%, 15%, 40%, or 45%. Medicine is free for low-income pensioners. Insured persons and pensioners pay 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 than insured persons and pensioners 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 for low-income pensioners) when the pensioner is accompanied by an authorized person.

2,000 escudos (3,200 escudos for low-income pensioners) a day is paid for care abroad; 3,200 escudos (5,000 escudos for low-income pensioners) when the pensioner is accompanied by an authorized person.

Low-income pensioners are persons earning less than 2.5 times the monthly minimum wage for public-sector workers.

The monthly minimum wage for public-sector workers is 15,000 escudos.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include children up to age 18 or receiving family allowances, dependent parents, and dependent grandparents.

### **Administrative Organization**

Ministry of Health (<http://www.minsaude.gov.cv>) provides general supervision.

National Health Service administers the program.

National Social Insurance Institute (<http://www.inps.cv>) pays cash benefits.

### **Work Injury**

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#### **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, including 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 covered monthly earnings.

The maximum daily earnings used to calculate contributions are 300 escudos.

**Employer:** 2% of covered monthly payroll for salaried employees or 6% of covered monthly payroll for all other workers is paid; for household workers, 50 escudos a month (full time) or 30 escudos a month (part time) is paid.

The maximum daily earnings used to calculate contributions are 300 escudos.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no 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 injury occurred is paid (40% of average earnings in the last six months if those earnings differ from the insured's normal earnings).

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, 70% of the insured's earnings on the day the injury occurred 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 the work injury.

The maximum daily earnings used to calculate benefits are 300 escudos.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 30% of the insured's earnings is paid.

**Partial disability:** If the assessed degree of disability is 10% to 99%, a percentage of the full disability pension is paid according to 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 for 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**

**Spouse's pension:** 30% of the deceased's earnings on the day the injury 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 pension ceases if the widow(er) remarries or cohabits.

**Remarriage allowance:** A lump sum of one year of the pension is paid.

**Orphan's pension:** 15% of the deceased's 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 is paid to dependent parents, dependent grandparents, and dependent brothers and sisters up to age 16.

The total monthly survivor pension for other eligible survivors is 30% of the deceased's earnings.

All survivor benefits combined must not exceed 70% of the deceased's monthly earnings.

**Funeral grant:** The cost of the funeral, up to 7,500 escudos, is paid.

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

### **Administrative Organization**

Ministry of Labor, Family, and Solidarity (<http://www.mtfs.gov.cv>) provides general supervision.

Private insurance companies administer the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1957.

**Current law:** 2004 (employed persons).

**Type of program:** Social insurance system.

#### **Coverage**

Persons in insured employment or receiving social insurance benefits.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of gross monthly payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** Children must be younger than age 15 (age 25 if a student, no limit if disabled). The allowance is also paid for the insured's parents if each parent's income is less than the monthly minimum wage for public-sector workers.

The monthly minimum wage for public-sector workers is 15,000 escudos.

### **Family Allowance Benefits**

**Family allowances:** 500 escudos a month is paid for each eligible dependent; 2,000 escudos a month for each disabled child younger than age 14; 3,000 escudos a month for each disabled child aged 14 or older. The allowance is paid for up to four children; the limit on the number of children is waived if the parent is a pensioner or if the insured is deceased and the mother is an unemployed widow.

**Nursing allowance:** 1,500 escudos a month is paid for six months. The allowance is paid as a lump sum.

**Funeral grant:** The cost of the funeral, up to 30,000 escudos, is paid for the death of the insured, the insured's spouse, or children older than age 14; 20,000 escudos for children aged 5 to 14; 12,000 escudos for children younger than age 5.

**Benefit adjustment:** Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Labor, Family, and Solidarity (<http://www.mtfs.gov.cv>) provides general supervision.

National Social Insurance Institute (<http://www.inps.cv>) administers the program.

## Central African Republic

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current laws:** 2006 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Civil servants, military and security forces personnel.

#### Source of Funds

**Insured person:** 3% of gross earnings.

**Self-employed person:** Participation is voluntary.

**Employer:** 4% of gross payroll.

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age allowance:** Age 60 with less than 180 months of contributions.

**Early retirement:** Age 55, prematurely aged, and unable to be gainfully employed.

**Disability pension:** Assessed with at least a 66.7% loss of earning capacity, 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 (conditions are waived for employed persons if the disability is the result of a nonoccupational accident). The pension is paid after six consecutive months of disability if the disability is expected to last at least another six months.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** The deceased met the qualifying conditions for an old-age or disability pension or was a pensioner at the time of death.

Eligible survivors include a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

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

**Survivor settlement:** The deceased was insured but did not meet the qualifying conditions for an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and dependent children.

The spouse must have been married to the insured for at least two years before the insured's death.

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

#### Old-Age Benefits

**Old-age pension:** The pension is 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 each 12-month period of contributions from 280 to 350 months.

The minimum pension is 60% of the national minimum wage.

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

Pensions are paid quarterly.

**Old-age allowance:** A lump sum of one month of the insured's average earnings is paid for each 12-month period of coverage.

#### Permanent Disability Benefits

**Disability pension:** The pension is 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 each 12-month period of contributions from 280 to 350 months. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

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

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

The pension is paid quarterly.

### **Survivor Benefits**

**Survivor 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 orphans; 100% for full orphans.

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

Pensions are paid quarterly.

**Survivor settlement:** A lump sum of one month of the old-age pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

### **Administrative Organization**

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 2006 (social security).

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

#### **Coverage**

Salaried women and nonsalaried women married to salaried men.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least six months of insured employment.

#### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 50% of the insured's daily earnings is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

#### **Workers' Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Some health services are provided to women during the maternity leave period.

#### **Dependents' Medical Benefits**

**Medical benefits for dependents:** No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

#### **Administrative Organization**

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First laws:** 1935 and 1959.

**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons and members of producers' cooperatives.

Exclusions: Agricultural, temporary, and casual workers; and self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of covered payroll.

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

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the insured's average daily earnings in the 30 days before the disability began for the first 28 days of disability

## Central African Republic

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is paid; 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.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings is paid, up to a maximum.

**Partial disability:** The pension is the insured's average monthly earnings, up to a maximum, multiplied by 0.5 for each degree of assessed disability from 10% to 50%, and by 1.5 for each degree of assessed disability greater than 50%.

**Constant-attendance supplement:** 40% of the 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:** 30% of the deceased's average monthly earnings is paid, up to a maximum. If there is more than one widow, the pension is split equally.

**Orphan's pension:** 15% of the deceased's average monthly earnings, up to a maximum, is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings is paid to each dependent parent or grandparent.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

**Funeral grant:** 0.02% of the deceased's annual earnings is paid. The maximum annual earnings used to calculate the grant are 7,200,000 CFA francs.

### **Administrative Organization**

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2006 (social security).

**Type of program:** Employment-related system.

### **Coverage**

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 12% of covered payroll.

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

The employer's contributions also finance maternity benefits.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 15 (age 18 if an apprentice, 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 or receive social insurance benefits.

The maximum number of eligible dependent children is six. Children who reach the age limit may be replaced by another eligible child.

**Prenatal allowance:** The insured must undergo regular prescribed medical examinations.

**Birth grant:** Paid for each of the first three births from a registered civil union.

### **Family Allowance Benefits**

**Family allowances:** 1,800 CFA francs a month is paid for each child.

**Prenatal allowance:** 1,800 CFA francs a month is paid for nine months.

**Birth grant:** 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 Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

## Chad

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1977 (pensions) and 1978 (old age, disability, and survivors).

**Type of program:** Social insurance system.

#### Coverage

Salaried workers regulated by the labor code.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of gross earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 5% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 180 months of coverage or 60 months of contributions in the last 10 years.

Employment must cease.

**Old-age settlement:** Age 60 but does not qualify for the old-age pension.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including 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 nonoccupational accident.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** 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.

Remarriage settlement: Upon remarriage, the widow(er) receives a lump-sum payment.

Eligible survivors include a widow aged 40 or older, pregnant, disabled, or caring for a child, and who was married to the deceased for at least one year; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow aged 40 or older, pregnant, disabled, or caring for a child, and who was married to the deceased for at least one year; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

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

#### Old-Age Benefits

**Old-age pension:** 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 each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 60,000 CFA.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

**Old-age settlement:** A lump sum of one month of wages is paid for each year of coverage.

#### Permanent Disability Benefits

**Disability pension:** 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 each 12-month period of coverage exceeding 180 months is paid. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with one year of coverage.

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

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 60,000 CFA.

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

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

If there is more than one eligible widow, the pension is split equally.

**Remarriage settlement:** A lump sum of six months of survivor pension is paid.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan; 40% to each full orphan.

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

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

**Survivor settlement:** A lump sum of one month of wages is paid for each year of coverage.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1966.

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

#### **Coverage**

Employed women.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured woman must have at least six consecutive months of employment immediately before she stops working.

### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 50% of the insured's last daily wage 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.

### **Workers' Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966, implemented in 1970.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 4% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The work accident must be reported within 48 hours.

### **Temporary Disability Benefits**

66.7% of the insured's average daily wage 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:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

**Partial disability:** The benefit is the average insured's average annual earnings in the 12 months before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The minimum pension is 1.35 times the national monthly minimum wage.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

Pensions are normally paid quarterly. If the insured is assessed with a 100% disability, the pension is paid monthly; with at least a 75% disability, the insured may be paid monthly on request.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average earnings in the last 12 months is paid.

**Orphan's pension:** 15% of the deceased's average earnings in the last 12 months 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 relative's pension:** 10% of the deceased's average earnings in the last 12 months is paid to each dependent relative, up to a total of 30%.

All survivor benefits combined must not exceed 85% of the deceased's average earnings used to calculate the pension.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

Benefits are paid quarterly.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1966.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 7.5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Government:** Subsidizes the program.

#### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 20 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have at least six consecutive months of employment and work at least 20 days a month.

The prenatal allowance and birth grant were eliminated from Family Allowances at the end of 2011.

#### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child.

## Chad

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

### ***Administrative Organization***

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

## Congo (Brazzaville)

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1962.

**Current laws:** 1986 (social security) and 2012 (pensions).

**Type of program:** Social insurance system.

#### Coverage

All private-sector employees.

Exclusions: Self-employed persons.

Voluntary coverage is available.

#### Source of Funds

**Insured person:** 4% of covered earnings.

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

The legal monthly minimum wage is 50,400 CFA francs

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 8% of covered payroll.

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

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

**Government:** Provides an annual subsidy if needed.

#### Qualifying Conditions

**Old-age pension:** Age 57 with at least 264 months of contributions for blue-collar workers; age 60 with at least 300 months of contributions for white-collar workers; and age 65 with at least 360 months of contributions for senior executives.

Employment must cease.

Early pension: Age 55 with at least 264 months of contributions for blue-collar workers; age 57 with at least 300 months of contributions for white-collar workers; age 60 with at least 360 months of contributions for senior executives. The insured must be unable to work as the result of a physical or mental disability.

Partial pension: Paid if the insured does not qualify for the old-age pension but is of pensionable age, is retired from paid employment, and has at least 60 months of contributions.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Paid at pensionable age if the insured has less than 60 months of contributions.

**Disability pension:** Must be younger than the pensionable age, be assessed with at least a 66.7% loss of capacity for any work, be 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.

**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) who was married to the deceased for at least one year, and all dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

**Survivor settlement:** The deceased was not 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 one year, and all dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

#### Old-Age Benefits

**Old-age pension:** 44% of the insured's average monthly earnings in the best 36 months of 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 each 12-month period of contributions exceeding the minimum contribution period for a pension; 1% if the insured has at least six months but less than 12 months of extra contributions.

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

Partial pension: 2% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid for each 12-month period of contributions.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

**Old-age settlement:** A lump sum of one month of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of contributions is paid.

### **Permanent Disability Benefits**

**Disability pension:** The disability pension is calculated in the same way as the old-age pension. The insured is credited with a six-month contribution period for each year from the date the disability began up to the normal pensionable age.

When the insured reaches the normal retirement age, the disability pension is replaced by an old-age pension.

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

Constant-attendance allowance: None

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

### **Survivor Benefits**

**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 orphan. If there is more than one orphan, the benefit is split equally.

All survivor benefits combined must not exceed 50% of the old-age or disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living

**Survivor settlement:** A lump sum is paid.

### **Administrative Organization**

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

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1975 (labor code) and 1986 (social security code).

**Type of program:** Social insurance system.

### **Coverage**

All private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Voluntary coverage is not available.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** 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.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 100% of 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 earnings in the month before the maternity leave begins.

Benefits are paid monthly.

### **Workers' Medical Benefits**

The 1975 labor code requires employers to provide certain medical services.

Medical benefits for dependents are the same as those for the insured.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

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

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1959.

**Current laws:** 1986 (social security) and 2012 (pensions).

**Type of program:** Social insurance system.

### Coverage

All private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Voluntary coverage is not available.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 2.25% of covered payroll.

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

The legal monthly minimum wage is 50,400 CFA francs.

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

**Government:** None.

### 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

100% of the insured's daily covered earnings in the month before the disability began is paid for up to the first 29 days; 66.7% from 30 to 89 days; and 33.3% from 90 days onwards.

### Permanent Disability Benefits

Disability pension: The benefit is the insured's average earnings in the 30 days before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50% plus the insured's average earnings multiplied by 1.5% for each degree of assessed disability greater than 50%.

For an assessed disability less than 50% a lump sum is paid, for 50% to 75% the pension is paid quarterly; for greater than 75%, the pension is paid monthly (at the insured's request) or quarterly.

## Workers' Medical Benefits

Medical facilities under contract with, and paid by, the National Social Security Fund provide medical benefits directly to the patients. Medical benefits include general and specialist care, surgery, hospitalization, occupational rehabilitation, medicine, prostheses, and travel expenses.

### Survivor Benefits

**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 split equally among eligible orphans. The pension must be at least equal to family allowances.

The sum of all benefits awarded to the survivors cannot exceed 50% of the old-age or disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

**Funeral grant:** The cost of the funeral is paid, up to a maximum.

### Administrative Organization

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

National Social Security Fund, managed by a tripartite board and a Director General, administers the program

## Family Allowances

### Regulatory Framework

**First law:** 1956.

**Current law:** 1986 (social security).

**Type of program:** Employment-related system.

### Coverage

All private-sector employees and civil service contractors.

Exclusions: Self-employed.

Voluntary coverage is not possible.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 10.03% of covered payroll.

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

## Congo (Brazzaville)

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

The legal monthly minimum wage is 50,400 CFA francs.

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

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The insured must have been employed for at least six consecutive months with at least 20 days or 133 hours of work a month or be the widow of an insured person, or be receiving an old-age or disability pension.

**Prenatal allowance:** The expectant mother must undergo periodic prenatal medical examinations.

**Birth grant:** Paid for the first three births from the first marriage.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child.

The benefit is paid quarterly.

**Prenatal allowance:** 2,000 CFA francs a month is paid for each month of pregnancy, up to nine months. The benefit is paid in two parts: 8,000 CFA francs after the second prenatal control and 10,000 CFA francs after the third prenatal control.

**Birth grant:** A lump sum of 1,800 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, Employment, and Social Security provides supervision.

National Social Security Fund, managed by a tripartite board and a Director General, administers the program.

## Congo (Kinshasa)

Exchange rate: US\$1.00 = 920 Congolese francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1961 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including household and casual workers, sailors, and public-sector employees not covered by a special system.

Voluntary coverage for nonemployed persons who were previously insured for at least five years and who request coverage in the six-month period after insured employment ceases.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of gross earnings. The voluntarily insured contribute 7% of average declared annual earnings.

**Self-employed person:** Not applicable.

**Employer:** 3.5% of gross payroll.

**Government:** An annual subsidy, up to a maximum.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), or age 55 (prematurely aged men and women), with at least 60 months of coverage in the last 10 years.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 65 (men) or age 60 (women) with less than 60 months of coverage in the last 10 years.

Employment must cease.

**Disability pension:** The insured must be older than age 55 but younger than retirement age, assessed with at least a 66.7% loss of earning capacity, and have at least 36 months of coverage in the last five years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance allowance: The insured requires the constant attendance of others to perform daily functions.

A doctor approved or appointed by the National Social Security Institute periodically assesses the disability.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a nonworking widow aged 50 or older (no limit if disabled), a dependent widower with a disability, and unmarried orphans younger than age 18 (age 25 if a student, no limit if disabled).

**Survivor benefit:** The deceased was not entitled to receive an old-age or disability pension.

Eligible survivors include a nonworking widow aged 50 or older (no limit if disabled), a dependent widower with a disability, and unmarried orphans younger than age 18 (age 25 if a student, no limit if disabled).

The widow(er) must have been married to the deceased for more than six months; if the death was the result of an accident, the widow(er) must have been married to the deceased before the date of the accident. The benefit ceases on remarriage and is suspended if the widow resumes paid employment.

#### Old-Age Benefits

**Old-age pension:** The annual benefit is 1.67% of the insured's average monthly covered earnings multiplied by the number of months of contributions.

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree.

**Old-age settlement:** A lump sum of 10 times the annual old-age pension that the insured would have received if qualified is paid, calculated based on the number of complete years of coverage.

#### Permanent Disability Benefits

**Disability pension:** The annual benefit is 1.67% of the insured's average monthly covered earnings multiplied by the number of months of contributions. The insured is credited with contributions for each month after the disability began until the normal retirement age. At the normal retirement age, the disability pension is replaced by an old-age pension of the same amount.

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

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

Benefits are paid quarterly.

## Congo (Kinshasa)

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Benefit adjustment: Benefits are adjusted by presidential decree.

### **Survivor Benefits**

**Spouse's pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

Remarriage settlement: A lump sum of 12 months of pension is paid.

Benefits are paid quarterly.

**Orphan's benefit:** A lump sum of 25% to 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) or to each eligible orphan, depending on the number of eligible orphans.

All orphans' pensions combined must not exceed 100% of the pension paid to a widow(er).

Benefit adjustment: Benefits are adjusted by presidential decree.

**Survivor benefit:** A lump sum of 12 months of pension is split among all eligible survivors.

### **Administrative Organization**

Minister of Labor and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**Sickness benefits:** No statutory benefits are provided. (The labor code requires employers to pay 66.7% of wages.)

**Maternity benefits:** No statutory benefits are provided. (The labor code requires employers to provide 14 weeks of paid maternity leave.)

**Medical benefits:** Medical care is available for old-age and disability pensioners and their dependents in government hospitals and clinics and in the medical facilities of the National Social Security Institute.

The labor code requires employers to provide medical care for workers and their dependents.

#### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1961 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including household and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1.5% of gross payroll. (The contribution may be higher for high-risk industries.)

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

If the insured is assessed with a disability of at least 60%, 66.7% of the insured's average daily earnings in the three months before the disability began (plus family allowances where applicable) is paid from the day after the work injury or occupational illness began until full recovery or certification of permanent disability.

The benefit is reduced by 50% during periods of hospitalization if the insured has no dependents.

A doctor approved or appointed by the National Social Security Institute periodically assesses the disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

**Partial disability:** If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; a lump sum is paid for less than a 15% assessed degree of disability.

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

Benefits are paid quarterly.

A doctor approved or appointed by the National Social Security Institute assesses the disability every five years.

Benefit adjustment: Benefits are adjusted periodically.

### **Workers' Medical Benefits**

Benefits include medical, dental, surgical, and hospital care; radiology; laboratory services; pharmaceuticals; prostheses; and transportation.

### **Survivor Benefits**

**Spouse's pension:** 20% of the pension the deceased received or was entitled to receive if assessed with a permanent total disability is paid to a widow of any age or to a dependent widower with a disability.

The pension ceases on remarriage and a lump sum is paid.

Remarriage settlement: A lump sum of 12 months of pension is paid.

**Orphan's pension:** 15% of the pension the deceased would have received if assessed with a permanent total disability is paid to each unmarried orphan younger than age 18 (age 25 if a student, no limit if disabled).

All survivor benefits combined must not exceed 100% of the pension the deceased would have received if assessed with a permanent total disability.

**Funeral grant:** A lump sum up to 90 times the legal minimum wage of the region is paid.

### **Administrative Organization**

Minister of Labor and Social Security provides administrative and technical oversight.

National Social Security Institute administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1951.

**Current laws:** 1961 (social security), 2008 (public establishments), and 2009 (social security fund).

**Type of program:** Employment-related system.

### **Coverage**

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (age 25 if a student, no limit if disabled) and unmarried.

### **Family Allowance Benefits**

**Family allowances:** 10% of the legal minimum wage of the region is paid for each child.

Benefits are paid retroactively at regular intervals of 15 days to three months.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Minister of Labor and Social Security provides administrative and technical oversight.

National Social Security Institute administers contribution collection and benefit payment through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

## Côte d'Ivoire

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance system.

#### Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 6.3% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 7.7% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 15 years of contributions.

Employment must cease.

Early pension: A reduced pension is paid from age 55 with at least 15 years of contributions.

An insured person aged 55 or older and with less than 15 years of coverage can buy up to 24 months of contributions.

Child's supplement (old-age pension): Paid for each of the first three children younger than age 21.

The pension is payable abroad.

**Old-age allowance:** Age 60 with more than two years of contributions.

**Old-age reimbursement:** Age 60 with up to two years of contributions.

**Disability pension:** Assessed with at least a 66.7% loss of earning capacity and has at least 15 years of contributions.

Child's supplement (disability pension): Paid for each of the first three children younger than age 21.

**Survivor pension:** Paid if the insured received or was entitled to receive a pension at the time of death.

Eligible survivors include a widow(er) aged 55 or older and married to the deceased for at least two years and full orphans younger than age 21; no age or length of marriage requirements if the widow(er) has two dependent children younger than age 21.

An early survivor pension is paid to a widow(er) from age 50.

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

#### Old-Age Benefits

**Old-age pension:** The pension is 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average earnings for each year of coverage after January 1, 2000.

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

The legal monthly minimum wage is 36,607 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 15 best years.

Early pension: The pension is reduced by 5% for each year the pension is taken before the normal retirement age.

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

The legal monthly minimum wage is 36,607 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 21, up to 30%.

The pension is paid monthly and is payable abroad.

**Old-age allowance:** A lump sum based on average earnings and the number of years of coverage is paid.

**Old-age reimbursement:** A lump sum of 3.2% of the covered earnings during the entire coverage period is paid.

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

#### Permanent Disability Benefits

**Disability pension:** The pension is 1.33% of the insured's average earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement (disability pension): 10% of the insured's pension is paid for each child younger than age 21, up to 30%.

The pension is paid monthly.

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

### **Survivor Benefits**

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

Early pension: The pension is reduced by 5% for each year the pension is taken before age 55.

The pension is paid monthly.

**Full orphan's pension:** Each eligible orphan receives 20% of the old-age or disability pension the deceased received or was entitled to receive.

All full orphans' benefits combined must not exceed 100% of the deceased's pension.

The pension is paid monthly.

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

### **Administrative Organization**

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance system. Cash maternity and medical benefits only.

#### **Coverage**

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Voluntary coverage is available.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Participation is voluntary.

**Employer:** 0.75% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

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

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least three months of insured employment and must stop work after 7.5 months of pregnancy.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth.

### **Workers' Medical Benefits**

**Medical benefits:** Community health centers under the National Social Insurance Fund provide medical care.

Employers must provide medical services for their workers.

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

### **Administrative Organization**

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1957.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, seamen, certain members of cooperatives, apprentices, students in technical colleges.

Voluntary coverage for self-employed persons for all permanent work injury benefits.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Participation is voluntary. Contributions vary according to the assessed degree of risk.

**Employer:** 2% to 5% of covered payroll, according to the assessed degree of risk.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

**Government:** None.

### **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**

100% of earnings is paid for an initial period defined according to a schedule in law; 50% of earnings after this period and up to the 28th day after the accident or after the occupational disease began; thereafter, 66.7% of earnings.

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.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is 100% of the insured's annual earnings.

**Partial disability:** A percentage of the full disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's annual earnings used to calculate benefits is paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually.

If the assessed degree of disability is more than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; if it is 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the average covered wage.

### **Workers' Medical Benefits**

Benefits include medical and surgical care; the cost of hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the accident occurred. If there is more than one widow, the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases on remarriage.

**Remarriage allowance:** A lump sum of three years of pension is paid.

**Orphan's pension:** 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:** 10% of the deceased's earnings is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the deceased's earnings.

**Funeral grant:** A lump sum of 25% of 950,553 CFA francs is paid.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the average covered wage.

### **Administrative Organization**

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

## Family Allowances

### Regulatory Framework

**First law:** 1955.

**Current law:** 1999 (social insurance).

**Type of program:** Employment-related system.

### Coverage

Private-sector employees with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

**Government:** None.

### Qualifying Conditions

**Family allowances:** Paid for a child aged 2 to 13 (up to age 18 if an apprentice, age 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:** The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

**Birth grant:** Paid for children born in the insured's first marriage; children born in the insured's second marriage may be eligible if the insured's first spouse dies. The grant is paid for up to three births. The mother and child must undergo prescribed medical examinations.

**Maternity allowance:** The child must undergo prescribed medical examinations before age 1.

### Family Allowance Benefits

**Family allowances:** 1,500 CFA francs a month is paid for each child. The allowance is paid quarterly.

**Prenatal allowance:** 13,500 CFA francs is paid in three parts: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

**Birth grant:** A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

**Maternity allowance:** 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, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administers the program.

## Djibouti

Exchange rate: US\$1.00 = 177.00 DJ francs

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1976 and 1989.

**Current law:** 2002 (social security) and 2010 (old-age pensions).

**Type of system:** Social insurance system.

#### Coverage

Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

Special system for military personnel, civil servants, and members of government.

#### Source of Funds

**Insured person:** 4% of monthly earnings. Pensioners, 10% of pensions over 50,000 DJ francs.

**Self-employed person:** Not applicable.

**Employer:** 4% of covered payroll.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of coverage.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions. Must be assessed by a medical doctor as mentally or physically unable to work.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension, or had at least 18 years of coverage at the time of death.

Eligible survivors include the widow(s) or widower who was married to the deceased for the last two years; and orphans younger than age 15 (age 21 if a student, no limit if disabled).

Eligibility for widow(er)s ceases on remarriage.

A husband with multiple wives is not eligible.

**Survivor settlement:** The deceased did not meet the qualifying conditions for an old-age pension.

**Funeral grant:** Paid to the person who paid for the insured's funeral.

### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average salary over the last 10 years is paid; 1.8% for pensions awarded from 2002 to 2006; and 2% from 1976 to 2001.

The minimum pension is 170,000 DJ francs a year. The maximum pension is 81% of the insured's average salary over the last 10 years.

Early retirement: The pension is reduced for each year that retirement is taken 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

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid to a widow(er). The pension is split equally among all eligible spouses.

The pension ceases on remarriage.

**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 is 10% of all survivor pensions combined.

**Survivor settlement:** A lump sum is split equally among all eligible survivors.

**Funeral grant:** A lump sum to cover funeral costs is paid.

### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1972 (labor code) and 1989 (family allowances).

**Type of program:** Social insurance system (maternity benefits only).

Note: Maternity benefits are paid under Family Allowances.

#### Coverage

Salaried workers and self-employed persons

### Source of Funds

**Insured person:** See source of funds under Family Benefits.

**Self-employed person:** See source of funds under Family Benefits.

**Employer:** See source of funds under Family Benefits.

**Government:** None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least three months of covered employment and must notify the employer one month before the expected date of birth.

### Sickness and Maternity Benefits

**Cash benefits for insured workers:** Paid leave is fixed by the collective agreements of employers. The labor code provides an additional rest period of at least three days. The father is entitled to three days of paid leave.

**Maternity benefits:** 100% of the salary is paid for 14 weeks; eight weeks before and six weeks after the birth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

### Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, radiology, specialized treatments, and transportation.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

### Work Injury

#### Regulatory Framework

**First laws:** 1957 and 1958.

**Current law:** 1972 (labor code) and 2002 (social security).

**Type of program:** Social insurance system.

### Coverage

Salaried workers covered by the labor code, apprentices, trainees, and self-employed persons (sickness only).

Special system for military personnel, civil servants, and government members.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 7% of monthly earnings (sickness).

**Employer:** 6.2% of covered monthly payroll.

**Government:** None; contributes as an employer.

### Qualifying Conditions

**Work injury benefits:** Must have worked for at least 12 months before the disability began. The accident must be reported within 48 hours.

### Temporary Disability Benefits

50% of the daily salary during the first 29 days of the temporary disability is paid; thereafter, 75% of the salary is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, and rehabilitation. The insured has the right to be hospitalized in a private institution.

Free medical benefits for pensioners with annual pensions up to 50,000 DJ francs; for pensions over 50,000 DJ francs, pensioners must contribute 6.2% of the pension.

### Permanent Disability Benefits

**Permanent disability pension:** The pension is based on the insured's annual earnings in the 12 months before the disability began and the insured's assessed degree of disability, from 11% to 100%.

The maximum earnings used to calculate benefits are 300,000 DJ francs.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

### Survivor Benefits

**Survivor pension:** 30% of the deceased's annual salary is paid to a widow(er); 15% for the first two children younger than age 21; 10% for each additional child up to four. The pension is increased by 20% if the children are full orphans. 10% is paid to each dependent parent or grandparent.

## Djibouti

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The combined survivor pensions cannot exceed 85% of the deceased's annual salary.

The pension ceases upon remarriage.

**Funeral grant:** A lump sum of 72,000 DJ francs is paid to cover funeral costs.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj/>) provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First laws:** 1969 and 1975.

**Current laws:** 1983 and 1989 (family allowances).

**Type of program:** Social insurance system.

#### **Coverage**

Salaried workers covered by the labor code.

Special system for military personnel, civil servants, and members of government.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured:** None.

**Self-employed person:** Not applicable.

**Employer:** 5.5% of monthly payroll.

The employer contribution also finances maternity benefits.

**Government:** None; contribute as employer.

### **Qualifying Conditions**

**Marriage allowance:** 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 marriage only, provided that the wife is unemployed.

The monthly income must not exceed 50,000 DJ francs.

Payable abroad under reciprocal agreement.

**Family allowances:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first three dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

The monthly income must be at least 25,000 DJ francs.

Payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowances:** 2,500 DJ francs a month is paid.

**Family allowances:** 1,400 DJ francs a month is paid for up to three children.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj/>) provides general supervision.

National Social Security Fund, managed by a tripartite board and a director, administers the program.

## Egypt

Exchange rate: US\$1.00 = 6.36 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 (employers), 1978 (migrant workers), and 1980 (coverage extension).

**Type of program:** Social insurance system.

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** 10% of covered monthly earnings plus 3% of base monthly earnings for lump-sum benefits.

Covered monthly earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 912.5 pounds. 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 1,200 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum covered monthly earnings used to calculate contributions are 2,112.50 pounds.

**Self-employed person:** Not applicable.

**Employer:** 15% of covered monthly payroll plus 2% of base monthly payroll for lump-sum benefits.

Covered monthly earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 912.5 pounds. 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 1,200 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum covered monthly earnings used to calculate contributions are 2,112.5 pounds.

**Government:** 1% of covered monthly payroll plus the cost of any deficit.

#### Qualifying Conditions

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.

**Old-age pension (base and variable):** Age 60 with at least 120 months of contributions.

Early pension: Any age with at least 240 months of contributions.

End of service benefit: Paid if eligible for an old-age pension.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

Special increment: Paid if eligible for an old-age pension.

Flat-rate allowance: Paid if eligible for an old-age pension.

**Old-age settlement:** Age 60 but does not meet the qualifying conditions for an old-age pension; at any age if emigrating, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

Lump-sum benefit: Paid if eligible for an old-age settlement.

**Disability pension (base and variable):** Must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than age 60, and have at least three consecutive months or a total of six months of contributions. 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.

Special increment: Paid if eligible for a disability pension.

Flat-rate allowance: Paid if eligible for a disability pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Disability settlement:** Paid if the insured is assessed with a total disability but does not meet the qualifying conditions for a disability pension.

Special increment: Paid if eligible for a disability settlement.

Flat-rate allowance: Paid if eligible for a disability settlement.

**Survivor pension (base and variable):** Paid if the deceased was a pensioner or had at least three consecutive months or a total of six months of contributions; at least 10 years of contributions are required if the death occurred more than a year after employment ceased and before the insured reached retirement age.

Special increment: Paid if eligible for a survivor pension.

Flat-rate allowance: Paid if eligible for a survivor pension.

**Survivor benefit:** Paid to eligible survivors or the legal heir if the deceased met the qualifying conditions for a survivor pension.

**Survivor settlement:** If the deceased did not meet the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

Special increment: Paid if eligible for a survivor settlement.

Flat-rate allowance: Paid if eligible for a survivor settlement.

**Death grant:** Paid to the surviving spouse or eligible children for the death of the insured.

Eligible survivors include a dependent widow or a dependent widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

**Funeral grant:** Paid to the surviving spouse or to the eldest child.

### **Old-Age Benefits**

**Base old-age pension:** Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum is paid at retirement or at the end of service.

Old-age benefit: One month of reference base earnings is paid for each year of contributions.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the reference base annual earnings is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base pension is paid.

The minimum benefit is 20 pounds.

The maximum benefit is 35 pounds.

Flat-rate allowance: 10 pounds is paid.

**Variable old-age pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum is paid at retirement or at the end of service.

The minimum total pension (base plus variable) is 50% of average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage).

The maximum total pension (base plus variable) is 80% of average monthly (base plus variable) earnings.

**Old-age settlement:** A lump sum of up to 15% of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

Lump-sum benefit: One month of 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 reference

base earnings is paid for each year of contributions, up to 36 years.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

Disability benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of the reference base earnings.

Supplementary benefit: 12 times the reference base monthly earnings used to calculate the disability pension 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 pension is paid.

The minimum increment is 20 pounds. The maximum increment is 35 pounds.

Flat-rate allowance: 10 pounds is paid.

**Constant-attendance allowance:** 20% of the pension is paid. Variable disability pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work of the reference variable earnings is paid for each year of contributions for total disability.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 127.75 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (2,112.5 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the disability pension 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 pension is paid.

**Disability settlement:** Up to 15% of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees, 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 1.4, whichever is lower, up to

912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension 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 reference base earnings is paid for each year of contributions, up to 36 years.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the reference monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Special increment: 25% of the pension is paid.

The minimum increment is 20 pounds. The maximum increment is 35 pounds.

Flat-rate allowance: 10 pounds is paid.

**Variable survivor pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the reference variable earnings is paid for each year of contributions. The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 127.75 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to

calculate contributions (2,112.5 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

**Survivor benefit:** One month of earnings is paid for each year of contributions.

**Survivor settlement:** Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

For private-sector employees, 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 1.4, whichever is lower, up to 912.5 pounds. For public-sector employees and civil servants, the reference monthly base earnings are the insured's average monthly base earnings in the last two years, up to 912.5 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,200 pounds.

Lump-sum benefit: One month of reference base earnings is paid for each year of contributions.

The minimum benefit is 10 months of reference base earnings.

Supplementary benefit: 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

**Death grant:** Three months of the old-age or disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

**Funeral grant:** Two months of the deceased's old-age or disability pension the deceased received or was entitled to receive pension (base plus variable) is paid.

The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Social Insurance Government Sector Fund administers the program for government employees.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First laws:** 1959 and 1964.

**Current law:** 1975 (social security).

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons. Coverage is being extended gradually to students.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

#### **Source of Funds**

**Insured person:** 1% of covered monthly earnings; old-age pensioners contribute 1% of the pension; survivors voluntarily contribute 2% of the survivor pension.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,112.5 pounds.

**Self-employed person:** Not applicable.

**Employer:** 4% of covered monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,112.5 pounds.

**Government:** None; the cost of cash benefits paid directly to insured government employees.

#### **Qualifying Conditions**

**Cash sickness and medical benefits:** The insured must have paid contributions for the last three months or for a total of six months, including the last two months.

**Cash maternity benefits:** The insured must have paid contributions for the last 10 months.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 75% of the insured's last covered daily wage 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 benefit is the minimum contributory wage.

The minimum contributory wage is 127.75 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

**Maternity benefit:** 75% of the last covered daily wage before the maternity leave period began is paid for up to 90 days. The benefit is paid for a maximum of three pregnancies.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 127.75 pounds.

Benefits are 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**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Health and Population (<http://www.moHP.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector 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: Casual workers, self-employed persons, and household workers.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of covered monthly payroll; up to 2% of covered monthly payroll if the employer provides temporary disability benefits.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,112.5 pounds.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 100% of the covered daily wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 127.75 pounds.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

### **Permanent Disability Benefits**

**Base permanent disability pension:** 80% of the insured's average monthly base earnings in the year before the disability began is paid.

The maximum monthly base earnings used to calculate the base permanent disability pension are 912.5 pounds.

The minimum base pension is 127.75 pounds a month.

The maximum base pension is 730 pounds a month.

**Partial disability:** If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

**Lump-sum award:** If the insured is eligible for a permanent disability pension, one month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 912.5 pounds.

The minimum lump-sum award is 10 months of base earnings.

**Supplementary compensation:** 18 times the monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent

disability pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

**Variable permanent disability pension:** 80% of reference variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,200 pounds.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Supplementary compensation: 18 times the monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

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 last year before the insured's death is paid.

The maximum monthly base earnings used to calculate the base survivor pension are 912.5 pounds.

The minimum base pension is 127.75 pounds a month.

The maximum base pension is 730 pounds a month.

Lump-sum award: One month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 912.5 pounds.

The minimum lump-sum award is 10 months of base earnings.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a widower with a disability, dependent sons and brothers younger than

age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings.

**Variable survivor pension:** 80% of reference monthly variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,200 pounds.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age, a widower with a disability, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings.

**Death grant:** Three months of the permanent disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

**Funeral grant:** Two months of the permanent disability pension the deceased received or was entitled to receive (base plus variable) pension is paid.

The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1959.

**Current law:** 1975 (social security).

**Type of program:** Social insurance system.

#### **Coverage**

Public- and private-sector employees.

Exclusions: Temporary, seasonal, and casual workers; family labor; household workers; civil servants; employees older than age 60; self-employed persons; and artisans.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 2% of covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 127.75 pounds.

The maximum monthly earnings used to calculate contributions are 2,112.5 pounds.

**Government:** Any deficit.

### **Qualifying Conditions**

**Unemployment benefit:** The insured must have at least six months of contributions, including the three consecutive months before unemployment. The insured must be able and willing to work and registered with and report regularly to the manpower office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

### **Unemployment Benefits**

**Unemployment benefit:** 60% of the insured's last monthly wage is paid after a seven-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

## Equatorial Guinea

Exchange rate: US\$1.00 = 496 CFA francs.

### *Old Age, Disability, and Survivors*

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** 4.5% of gross earnings.

The insured person's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

**Self-employed person:** Not applicable.

**Employer:** 21.5% of gross payroll.

The employer's contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

**Government:** At least 25% of annual social security receipts.

Government contributions also finance sickness and maternity benefits, work injury benefits, and family allowances.

#### **Qualifying Conditions**

**Old-age pension:** 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:** The insured must have at least 60 consecutive months of contributions immediately before the disability began and be assessed with a substantial inability to perform all types of work or a total inability to perform usual work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**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, disabled, or raising children; a dependent, disabled widower; and children up to age 14 (no limit if a student or disabled). If there are no other survivors, dependent parents including the spouse's parents aged 60 or older or disabled.

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

**Funeral allowance:** Paid for the death of the insured.

#### **Old-Age Benefits**

**Old-age pension:** 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 maximum 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:** If the insured is assessed with a total disability and incapacity for any work, 40% of the insured's average monthly earnings in the last two years is paid; the pension is paid for six months if the insured is capable of alternative work.

Constant-attendance allowance: 40% of the insured's average monthly earnings in the last two years is paid.

Partial disability: If the insured is unable to perform usual work, 40% of the insured's average monthly earnings in the last two years is paid for up to three months.

Benefits can be suspended if the insured fails to undergo required medical examinations.

Benefit adjustment: Benefits are adjusted every five years.

#### **Survivor Benefits**

**Spouse's pension:** 40% of the deceased's average earnings in the last two years is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

If the widow is childless and younger than age 30, the pension is only paid for up to 24 months.

**Orphan's pension:** All orphans' pensions combined are 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

**Dependent parent's pension (if there are no other survivors):** 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Benefit adjustment: Benefits are adjusted every five years.

**Funeral grant:** A lump sum of two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, including civil servants and military personnel; pensioners; and persons with disabilities.

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**

**Cash sickness and maternity benefits:** The insured must have paid contributions in the last 12 months.

**Medical benefits:** There is no minimum qualifying period.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of the insured's daily wage is paid after a three-day waiting period for up to 26 weeks; may be extended under certain conditions.

**Maternity benefit:** 75% of the insured's daily wage is paid for six weeks before and six weeks after the expected date of childbirth.

A lump sum of two months of wages is paid if the insured does not meet the qualifying condition for the maternity benefit.

#### **Workers' Medical Benefits**

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**

**Medical benefits for dependents:** Medical benefits for dependents are the same as those for the insured.

#### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1984, implemented in 1990.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, including civil servants and military personnel.

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**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the insured's daily wage 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:** If the insured is assessed with a total disability and incapacity for any work, 50% of the insured's earnings is paid; the pension is paid for 48 months if the insured is capable of alternative work.

**Partial disability:** If the insured is unable to perform usual work, 50% of the insured's earnings is paid; the pension is

paid for 24 months if the insured is capable of alternative work.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 50% of earnings is paid.

Benefits can be suspended if the insured fails to attend requested medical examinations.

The work injury permanent disability pension cannot be paid with 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**

**Spouse's pension:** 50% of the deceased's earnings is paid to a widow(er); if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible survivors include a widow aged 30 or older, disabled, or raising children and a dependent, disabled widower.

If the widow is childless and younger than age 30, the pension is paid for up to 24 months.

The pension ceases on remarriage.

**Orphan's pension:** All orphans' pensions combined are 20% of the deceased's earnings; 40% for full orphans and for half orphans if the widow's pension ceases.

Eligible orphans include children up to age 14 (no limit if a student or disabled).

**Dependent parent's pension (if there are no other survivors):** 40% of the deceased's earnings is paid; if the deceased was a pensioner, 80% of the deceased's pension is paid.

Eligible parents include the spouse's parents aged 60 or older or disabled.

**Benefit adjustment:** Benefits are adjusted every five years.

**Funeral grant:** A lump sum of two months of the deceased's earnings is paid.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1950.

**Current law:** 1984, implemented in 1990.

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including civil servants and military personnel.

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**

**Family allowances:** The insured must be married, a widow with children, or single with biological children. A dependent relative younger than age 14, a student, or disabled may also qualify.

### **Family Allowance Benefits**

**Family allowances:** Benefits are determined according to a family point system set by law.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Social Security Institute administers the program through the Family Fund.

## Ethiopia

Exchange rate: US\$1.00 = 18.18 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: The regulations governing public- and private-sector pensions are identical, but private-sector pensions are administered by a separate agency.

#### Coverage

**Public-sector pensions:** Employed Ethiopians in the public sector, including military and police personnel.

**Private-sector pensions:** Employed Ethiopians in the private sector.

Exclusions: Household workers and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons.

#### Source of Funds

**Insured person:** 7% (public and private sectors) of basic salary.

The insured's contributions also finance work injury benefits.

**Self-employed person:** Voluntary contributions.

**Employer:** 11% (public sector), 9% (private sector, gradually rising to 11% by 2015), or 25% (military) of payroll.

The employer's contributions also finance work injury benefits.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 10 years of service and contributions. The number of years of service and contributions may be reduced for hazardous or arduous work.

Early pension: Age 55 with at least 25 years of service and contributions (civilian); aged 45 to 55 (depending on rank) with at least 10 years of service and contributions (military).

**Old-age settlement:** Age 60 and does not meet the qualifying conditions for the old-age pension.

**Disability pension:** Assessed with an incapacity for normal gainful employment with at least 10 years of service and contributions.

**Disability settlement:** Assessed with an incapacity for normal gainful employment with less than 10 years of service and contributions.

**Survivor pension:** The deceased met the service and contribution conditions for the old-age pension or was a pensioner at the time of death.

Eligible survivors include the widow(er), children younger than age 18 (age 21 if disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

**Survivor settlement:** The deceased had less than 10 years of service and contributions and was not eligible for a pension.

Eligible survivors include the widow(er) and children younger than age 18 (age 21 if disabled).

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly basic salary in the last three years before retirement plus 1.25% (civilian) or 1.65% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years is paid.

The monthly basic salary is the monthly salary, before taxes, paid for work performed during regular hours.

The minimum monthly pension is 294 birr.

The maximum monthly pension is 70% of the insured's average monthly basic salary.

Early pension: The pension is calculated in the same way as the old-age pension.

**Old-age settlement:** A lump sum of the insured's basic salary in the month before retirement multiplied by the number of years of service and contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly basic salary in the last three years before the disability began plus 1.25% (civilian) or 1.65% (military) of the insured's average monthly basic salary for each year of service exceeding 10 years is paid.

The monthly basic salary is the monthly salary, before taxes, paid for work performed during regular hours.

The maximum monthly pension is 70% of the insured's average monthly basic salary.

**Disability settlement:** A lump sum of the insured's basic salary in the month before the disability began multiplied by the number of years of service and contributions is paid.

## **Survivor Benefits**

**Survivor 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:** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for full orphans.

**Dependent 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.

**Survivor settlement:** A lump sum is paid to eligible survivors in the same proportion as the other survivor benefits.

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

## **Administrative Organization**

Public Servants' Social Security Agency, managed by a board and a director general, administers the public-sector pension scheme.

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector pension scheme.

## **Sickness and Maternity**

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### **Regulatory Framework**

**Cash sickness and maternity benefits:** No statutory benefits are provided.

The public service amendment proclamation (2002) and the labor proclamation (2003) require employers to provide paid sick leave for up to three months. 100% of earnings is paid for the first month; thereafter, 50% of earnings.

The public service amendment proclamation (2002) and the labor proclamation (2003) require employers to provide paid maternity leave for up to 60 days after childbirth; thereafter, sick leave may be paid if there are complications arising from childbirth.

**Medical benefits:** A new health insurance system for public- and private-sector workers was approved by parliament in 2010 but has not yet been implemented.

## **Work Injury**

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### **Regulatory Framework**

**First and current law:** 1963 (public-sector pensions), 2011 (public-sector pensions), and 2011 (private-sector pensions).

**Type of program:** Social insurance system.

Note: The regulations governing public- and private-sector pensions are identical, but private-sector pensions are

administered by a separate agency. The new laws were implemented on June 24, 2011.

The labor proclamation (2003) allows for the provision of private insurance for public-sector employees.

## **Coverage**

**Public-sector pensions:** Employees in the public sector, including military and police personnel.

**Private-sector pensions:** Employees in the private sector.

Exclusions: Household workers and employees of international organizations or foreign diplomatic missions.

Voluntary coverage for self-employed persons.

## **Source of Funds**

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

**Self-employed person:** Voluntary contributions.

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

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

## **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

## **Temporary Disability Benefits**

A lump sum of 47% of the insured's monthly basic salary multiplied by five years multiplied by the assessed degree of disability is paid.

The monthly basic salary is the monthly salary, before taxes, paid for work performed during regular hours.

An authorized medical board assesses the degree of disability.

## **Permanent Disability Benefits**

**Permanent disability pension:** 47% to 70% of the insured's monthly basic salary is paid according to the assessed degree of disability.

An authorized medical board assesses the degree of disability.

If the value of the disability pension is less than or equal to the insured's entitlement to the old-age pension, the old-age pension is paid, up to 70% of the insured's monthly basic salary.

## **Survivor Benefits**

**Survivor pension:** 50% of the pension the deceased received or was entitled to receive is paid to the widow(er).

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The widow(er)'s pension ceases on remarriage if the widow is younger than age 45 (age 50 for a widower, no limit if disabled).

**Orphan's pension:** 20% of the pension the deceased received or was entitled to receive is paid for each eligible orphan; 30% for full orphans.

**Dependent parent's pension:** 15% of the pension the deceased received or was entitled to receive is paid to each eligible parent; 20% if there are no other eligible survivors.

**Survivor settlement:** A lump sum is paid to eligible survivors in the same proportion as the other survivor benefits.

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

### ***Administrative Organization***

Public Servants' Social Security Agency, managed by a board and a director general, administers the public-sector pension scheme.

Private Organization Employees' Social Security Agency, managed by a tripartite board, administers the private-sector pension scheme.

## Gabon

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1963, 1978, and 1983.

**Current laws:** 1975 (social security), 1976 (coverage), and 1996 (state pension).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, household workers, and state contract workers not covered under a special system.

Special systems for self-employed persons, civil servants, members of parliament, hospital personnel, military personnel, judges, justice and penitentiary workers, and certain state contract workers.

#### Source of Funds

**Insured person:** 2.5% of covered earnings; 2% for state contract workers.

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 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:** Age 55 (age 50 if prematurely aged) with at least 20 years of coverage including at least 120 months of contributions during the last 20 years; at least 15 years of coverage for state contract workers.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

**Old-age settlement:** Age 55 with less than 20 years of coverage (15 years for state contract workers).

**Disability pension:** Must be younger than age 55, be assessed with a loss of earning capacity, and have at least five years of coverage including at least 30 months of contributions 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.

**Survivor pension:** Paid if the deceased had at least 120 months of contributions, was entitled to receive an old-age or disability pension, or was a pensioner at the time of death.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

#### Old-Age Benefits

**Old-age pension:** 35% of the insured's average monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum pension is 85% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

**Old-age settlement:** A lump sum of 50% of the insured's average monthly earnings for each six-month period of contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 60% of the old-age pension the insured was entitled to receive if he or she had worked until age 55 is paid.

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

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

The legal monthly minimum wage is 150,000 CFA francs.

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Survivor Benefits

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid. 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 to each eligible orphan; 35% if the orphan's mother is ineligible for the survivor's pension.

All survivor benefits combined must not exceed 85% of the deceased's old-age pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

**Survivor settlement:** A lump sum of a month of the old-age pension the deceased received or was entitled to receive with at least 120 months of coverage multiplied by the number of six-month periods of actual coverage is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

### Administrative Organization

Ministry of Economy, Labor and Sustainable Development provides general supervision.

National Social Security Fund (<http://www.cnss.ga>), governed by a tripartite council and director general, administers contributions and benefits.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952 (labor code).

**Current laws:** 1975 (social security), 1976 (coverage), 1995 (health), 2007 (health care), 2007 and 2009 (health insurance).

**Type of program:** Social insurance and social assistance system. Maternity and medical benefits only.

### Coverage

**Social insurance:** Employed persons and their dependents. Special system for civil servants, military personnel, self-employed persons, and state contract workers.

**Social assistance:** All residents of Gabon who earn less than the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

### Source of Funds

**Insured person:** 2.5% of earnings. Pensioners pay 1.5% of the pension.

**Self-employed person:** Not applicable.

### Employer

**Social insurance:** 2% of covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations. See Family Allowances for cash maternity benefits.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

**Social assistance:** None.

### Government

**Social insurance:** None.

**Social assistance:** The total cost (financed through earmarked taxes; general revenues cover any deficit).

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

**Cash maternity benefits (social insurance):** Women must be in insured employment for at least four months.

**Medical benefits (social insurance and social assistance):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

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

**Maternity benefit (social insurance):** 50% 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 up to three weeks if there are complications resulting from pregnancy or childbirth.

### Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include inpatient and outpatient treatment, medicine, and transportation. National Social Security Fund (CNSS) hospitals and

dispensaries and other participating establishments provide medical services.

Cost sharing: Maternity care and medicine are free. The insured pays a portion of the cost of other medical services according to a schedule in law.

The labor code requires employers to provide certain medical services.

**Medical benefits (social assistance):** 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 Assistance Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays a portion of the cost of other medical services according to a schedule in law.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Economy, Labor, and Sustainable Development provides general supervision.

National Social Security Fund (<http://www.cnss.ga>), governed by a tripartite council and director general, administers the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga>) administers the social assistance program.

### **Work Injury**

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#### **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 civil servants, military personnel, self-employed persons, and state contract workers.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of gross payroll.

**Government:** None.

#### **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**

**Temporary disability benefit:** 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:** If the insured is assessed with a total disability, 100% of the insured's average earnings is paid.

The minimum permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**Partial disability:** The benefit is the insured's average insurable earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50% and multiplied by 1.5 for each degree of assessed disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%, the insured can request monthly payments; otherwise the pension is paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to 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

**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 pension ceases on 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.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

**Dependent parent's and grandparent's settlement:** A lump sum of six months of the deceased's average earnings is paid.

**Survivor settlement:** 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:** A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to eight times the deceased's average monthly earnings.

## Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (<http://www.cnss.ga>), governed by a tripartite council and director general, administers the program.

## Family Allowances

### Regulatory Framework

**First law:** 1956.

**Current laws:** 1975 (social security), 2000, and 2002.

**Type of program:** Employment-related system.

### Coverage

Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 8% of covered payroll on earnings above 20,000 CFA francs.

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.

**Government:** None. (The government subsidizes family allowances for low-income families.)

## Qualifying Conditions

**Family allowances:** The child must be 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 a month or be a pensioner or an unmarried widow of a deceased beneficiary.

**Prenatal allowance:** The mother must undergo prescribed medical examinations.

**Birth grant:** The mother and child must undergo prescribed medical examinations.

**School allowances:** Paid to dependent primary, secondary, technical, or professional school students.

## Family Allowance Benefits

**Family allowances:** 7,000 CFA francs a month is paid for each child.

**Prenatal allowance:** 13,500 CFA francs is paid in two equal parts.

**Birth grant:** A lump sum of 8,000 CFA francs is paid for each birth and 45,000 CFA francs for clothing and other necessities (layette) for a newborn baby.

**School allowances:** 20,000 CFA francs a year is paid. Some health and welfare services are also provided to mothers and children.

## Administrative Organization

Ministry of Labor and Social Insurance provides general supervision.

National Social Security Fund (<http://www.cnss.ga>), governed by a tripartite council and director general, administers the program.

## Gambia

Exchange rate: US\$1.00 = 34 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1981 (provident fund), implemented in 1982, and 1987 (social insurance).

**Type of program:** Social insurance and provident fund system.

#### Coverage

**Social insurance:** Employed persons in quasi-government institutions and participating private companies.

Exclusions: Casual workers and self-employed persons.

**Provident fund:** Private-sector employees.

Exclusions: Casual workers.

Special systems for civil servants covered by the 1950 Pensions Act and military personnel.

#### Source of Funds

##### Insured person

*Social insurance:* None.

*Provident fund:* 5% of basic salary.

##### Self-employed person

*Social insurance:* Not applicable.

*Provident fund:* Voluntary contributions only.

##### Employer

*Social insurance:* 19% of payroll.

*Provident fund:* 10% of basic salary.

##### Government

*Social insurance:* None.

*Provident fund:* None.

#### Qualifying Conditions

##### Old-age pension

*Old-age pension (social insurance):* Age 60 with at least 10 years of contributions.

*Early pension (social insurance):* Age 45 with at least 10 years of contributions; younger than age 45 with at least five years of contributions if laid off, otherwise the benefit is payable at age 45.

*Old-age settlement (social insurance):* Paid if the insured does not meet the qualifying conditions for an old-age pension at the pensionable age and has at least five years of contributions.

*Deferred old-age settlement (pension fund):* The old-age settlement may be deferred.

*Old-age benefit (provident fund):* Age 60; voluntarily retired with at least five years of contributions and unemployed for at least two years (age 45), six months (age 46 to 54), or three months (age 55 to 59).

##### Disability pension

*Disability pension (social insurance):* The insured must be assessed with a disability and an incapacity for work and have at least 10 years of contributions.

A medical board assesses the disability.

*Disability settlement (social insurance):* The insured must be assessed with a disability and an incapacity for work and have at least five years but less than 10 years of contributions.

*Disability benefit (provident fund):* The insured must be assessed with an incapacity for work as the result of a disability.

A medical board assesses the disability.

##### Survivor benefit

*Survivor benefit (social insurance):* Paid to named survivors and eligible orphans.

*Survivor benefit (provident fund):* Paid to named survivors and eligible orphans if the fund member dies before retirement.

#### Old-Age Benefits

##### Old-age pension

*Old-age pension (social insurance):* An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum.

*Early pension (social insurance):* Calculated in the same way as the old-age pension but with a reduction based on age at retirement.

*Old-age settlement (social insurance):* A lump sum is paid.

*Deferred old-age settlement (social insurance):* A lump sum is paid.

*Old-age benefit (provident fund):* A lump sum of total employer and insured person's contributions plus accrued interest is paid.

The full benefit is paid if the insured retires voluntarily at age 45 with at least five years of contributions and after two years of unemployment; 70% of the benefit is paid if aged 46 to 54 after six months of unemployment; 85% of

the benefit is paid if aged 55 or older after three months of unemployment.

## Permanent Disability Benefits

### Disability pension

*Disability pension (social insurance):* An annuity is purchased with 75% of the total employer contributions; 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 (social insurance):* A lump sum is paid.

*Disability benefit (provident fund):* A lump sum of total employer and insured person's contributions plus accrued interest is paid.

Partial disability (provident fund): A lump sum of up to 50% of the full disability benefit is paid, according to the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

## Survivor Benefits

### Survivor benefits

*Survivor benefit (social insurance):* A lump sum of twice the deceased's annual salary is paid if the deceased was a contributing member, irrespective of the number of contributions; a lump sum is paid based on the value of the accrued pension if the deceased opted to take an early pension; the remaining balance of the pension is paid if the deceased was a pensioner.

*Survivor benefit (provident fund):* A lump sum of total employer and insured person's contributions plus accrued interest is paid.

## Administrative Organization

Social Security and Housing Finance Corporation administers the social insurance and provident fund.

## 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

Employed persons in central government and public enterprises, local government authorities, and the private sector.

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 covered payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dalasi.

**Government:** None; contributes as an employer for civil servants.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period, but the incapacity must last at least five consecutive days.

## Temporary Disability Benefits

60% of the insured's earnings is paid monthly for up to six months.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Partial disability: A reduced pension is paid (usually 60% of the difference between earnings before and after the disability began) until recovery or certification of permanent disability after 12 months.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured has a total disability, a monthly pension of 60% of the insured's earnings is paid.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Partial disability: For an assessed degree of disability of 20% or more, a reduced pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid.

## Survivor Benefits

**Survivor benefit:** A lump sum of 120 months of the deceased's earnings is paid to survivors who were fully dependent on the insured; a reduced benefit is paid to survivors who were partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

## Gambia

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**Funeral grant:** If there are no surviving dependents, burial expenses up to 1,000 dalasi are paid.

### ***Administrative Organization***

Social Security and Housing Finance Corporation and the Department of Labor enforce the law.

Injuries Compensation Fund administers the program.

## Ghana

Exchange rate: US\$1.00 = 1.91 cedi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current law:** 2008 (national pensions), implemented in 2010.

**Type of program:** Social insurance system and mandatory occupational system.

#### Coverage

Employed persons who were younger than age 55 in 2010.

Voluntary coverage for employed persons who were aged 55 or older in 2010; self-employed persons and previously insured unemployed persons.

Special system for military personnel.

#### Source of Funds

**Insured person:** 5.5% of earnings; voluntary contributors pay 18.5% of declared income.

Of the total 18.5% of earnings contributed by the insured and the employer, 5% finances the mandatory occupational pension scheme and 2.5% finances medical benefits under Sickness and Maternity.

**Self-employed person:** 18.5% of declared income.

Of the total 18.5% of earnings contributed, 5% finances the mandatory occupational pension scheme and 2.5% finances medical benefits under Sickness and Maternity.

**Employer:** 13% of payroll.

Of the total 18.5% of earnings contributed by the insured and the employer, 5% finances the mandatory occupational pension scheme and 2.5% finances medical benefits under Sickness and Maternity.

**Government:** None.

#### 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.

Old-age pensions are not payable abroad.

**Old-age grant:** Age 60 with less than 180 months of contributions.

**Mandatory occupational pension:** Age 60.

**Early pension:** Age 55 and unemployed or self-employed; any age if permanently emigrating or retired before age 55 according to the terms and conditions of employment.

##### Disability pension

**Social insurance:** Assessed with a permanent disability and incapacity for any gainful employment with at least 12 months of contributions in the last 36 months.

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.

Disability pensions are not payable abroad.

**Disability grant:** Paid if the insured does not meet the qualifying conditions for the disability pension (social insurance).

**Mandatory occupational pension:** Must be assessed with a total or permanent disability.

##### Survivor grant

**Social insurance:** Paid if the insured was younger than age 75 at the time of death.

Eligible survivors are dependents named by the deceased.

Survivor grants are not payable abroad.

**Mandatory occupational pension:** Paid if the insured dies before retirement.

Eligible survivors are named by the deceased; if there are no named beneficiaries, eligible survivors are persons specified in the rules of the scheme.

#### Old-Age Benefits

##### Old-age pension

**Social insurance:** 37.5% of the insured's average annual earnings in the three best years of earnings is paid. The pension is increased by 1.125% of average earnings for each 12-month period or 0.09375% of average earnings for each month of contributions exceeding 180 months.

The minimum monthly pension is 100 cedi.

**Early pension:** From 37.5% (age 55) to 60% (age 59) of the full pension is paid.

**Benefit adjustment:** Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

**Old-age grant:** A lump sum of the present value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

**Mandatory occupational pension:** A lump sum of the present value of total contributions plus interest is paid.

Early pension: A lump sum of the present value of total contributions plus interest is paid.

### **Permanent Disability Benefits**

#### **Disability pension**

*Social insurance:* 37.5% of the insured's average annual earnings in the three best years of earnings is paid. The pension is increased by 1.125% of average earnings for each 12-month period or 0.09375% of average earnings for each month of contributions exceeding 180 months.

*Benefit adjustment:* Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

*Disability grant:* A lump sum of the present value of total contributions plus interest is paid. The interest rate is set at 75% of the prevailing government Treasury bill rate.

*Mandatory occupational pension:* A lump sum of the present value of total contributions plus interest is paid.

### **Survivor Benefits**

#### **Survivor benefit**

*Social insurance:* If the insured was a pensioner 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 insured's death until age 75. If the insured was not a pensioner, a lump sum of the present value of 15 years of pension is paid.

The present value of the pension is calculated using the prevailing monthly Treasury bill interest rate or 10%, whichever is lower.

*Benefit adjustment:* Benefits are reviewed annually and may be adjusted based on the average increase in the wages of contributors to the scheme.

*Mandatory occupational pension:* A lump sum of the total value of contributions plus interest is paid.

### **Administrative Organization**

National Pensions Regulatory Authority (<http://npra.gov.gh/site/>) provides general supervision.

Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) administers the social insurance scheme through a tripartite management board.

Private trustees approved by the National Pensions Regulatory Authority, with the assistance of registered pension fund managers and custodians, administer the mandatory occupational pensions scheme.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First and current law:** 2003 (health insurance), implemented in 2004.

**Type of program:** Social insurance system. Medical benefits only.

Under the Labor Act of 2003 employers are required to provide 12 weeks of paid maternity leave to all female employees.

### **Coverage**

All residents of Ghana.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors (formal-sector employees); a flat-rate contribution of 7.20 to 48 cedi a month (informal-sector employees), based on a means test. An additional 7.20 cedi a year for medical insurance; contributors to social security, pensioners, and persons over age 70 are exempt.

**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:** The cost of benefits for the aged, the needy, and children up to age 18 if both parents have paid the annual premium. Additional financing from 2.5% value added tax on general goods and services.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** No statutory benefits are provided.

**Medical benefits:** Must reside in Ghana.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** No statutory benefits are provided.

### **Workers' Medical Benefits**

Medical benefits are provided under the National Health Insurance program.

### **Dependents' Medical Benefits**

Medical benefits for dependents: Medical benefits are provided under the National Health Insurance program.

### **Administrative Organization**

Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) collects the contributions and transfers them to the National Health Insurance program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1940.

**Current law:** 1987 (workmen's compensation).

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### **Coverage**

Employed persons.

Exclusions: Military personnel, self-employed persons, casual workers, employers' family members, and agricultural employees working in enterprises with fewer than five workers.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** The insured must have at least six months of coverage.

#### **Temporary Disability Benefits**

The benefit is the difference between the insured's earnings before the disability began and the actual or potential earnings after the disability began. The benefit is paid

after a five-day waiting period for up to 24 months; may be extended by up to six months.

The benefit may be paid periodically, as a lump sum or a combination of these methods, depending on the estimated duration of the disability.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If assessed with a total disability, a lump sum of 96 months of the insured's earnings is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 25% of the total disability benefit is paid.

**Partial disability:** A percentage of the full lump sum is paid according to the assessed degree of disability.

#### **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 insured's earnings at the time the work injury occurred or the occupational disease began is paid to the insured's dependents at the court's discretion; a reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant:** If there are no dependents, the employer pays the entire cost of the funeral; if there are dependents, the employer pays for the funeral, up to a maximum.

#### **Administrative Organization**

Ministry of Ministry of Employment and Social Welfare (<http://www.ghana.gov.gh>) enforces the law.

Employers insure against liability with private insurance companies.

## Guinea

Exchange rate: US\$1.00 = 6,970 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1958.

**Current law:** 1994 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

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

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

**Self-employed person:** Not applicable.

**Employer:** 10% of covered payroll.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more 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

**Old-age pension:** Age 55, 60, or 65, depending on the profession, with at least 15 years of contributions. Age 50 with at least 15 years of contributions if unable to work.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions.

**Old-age allowance:** Age 55, 60, or 65, depending on the profession, with at least 12 months of coverage but not eligible for the old-age pension.

Old-age benefits are not payable abroad.

**Disability pension:** Must be assessed with at least a 66.7% loss of working or earning capacity and have at least five years of contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident).

Disability pensioners are not eligible for the early old-age pension.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is not payable abroad.

**Survivor pension:** Paid if the deceased was an old-age or disability pensioner or in covered employment with at least 15 years of coverage at the time of death.

Eligible survivors include widow(er)s who were married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

**Funeral grant:** Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 2% of the insured's average earnings in the last 10 years multiplied by the number of years of contributions (some periods of disability are credited) is paid for up to 30 years.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Early pension: The pension is reduced by 5% to 10% for each year that the pension is received before the normal retirement age.

Pensions are paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

**Old-age allowance:** A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

#### Permanent Disability Benefits

**Disability pension:** If assessed with a total disability, 100% of the insured's average annual earnings is paid.

Partial disability: 40% of the insured's average annual earnings is paid if the insured is able to partially perform any suitable work.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Constant-attendance supplement: 20% of the disability pension is paid.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

### Survivor Benefits

**Survivor pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Eligible survivors include a widow(er) and full orphans. If there is more than one widow(er) or full orphan, the pension is split equally.

The pension ceases on remarriage or cohabitation.

**Orphan's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 20% to each full orphan.

All survivor benefits combined must not exceed 100% of the pension the deceased received or was entitled to receive.

Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system.

**Funeral grant:** A lump sum of 90 days of the deceased's daily wage, up to three times the deceased's monthly earnings used to calculate contributions is paid.

### Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood (<http://www.guinee.gov.gn>) provides general supervision.

National Social Security Fund (<http://www.cnss.org.gn>), managed by an administrative council, administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1994 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including agricultural and household workers.

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

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** 2.5% of covered earnings for sickness benefits only. For maternity cash benefits, see Family Allowances.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

**Self-employed person:** Not applicable.

**Employer:** 4% of covered payroll for sickness benefits only. For maternity cash benefits, see Family Allowances.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more 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

**Cash sickness and medical benefits:** Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

**Cash maternity benefits:** Must be in insured employment.

#### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the insured's average earnings in the three months before the leave begins is paid (the labor code requires the employer to pay 50% of the cost) after an eight-day waiting period for up to 13 weeks. The benefit may be extended to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months (the labor code requires the employer to pay full wages during the waiting period).

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

**Maternity benefit:** 100% of the insured's average earnings in the three months before the leave begins is paid (the labor code requires the employer to pay 50% of the cost) for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

### **Workers' Medical Benefits**

Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical service benefits. Benefits include general, maternity, and specialist care; surgery; 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.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Medical 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).

### **Administrative Organization**

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood (<http://www.guinee.gov.gn>) provides general supervision.

National Social Security Fund (<http://www.cnss.org.gn>), managed by an administrative council, administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1932.

**Current law:** 1994 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including agricultural and household workers, 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 covered payroll.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more 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**

**Work injury benefits:** 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 wage in the month before the disability began is paid for the first 28 days; thereafter, 66.7% of the average daily wage. 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.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Benefits are paid monthly.

### **Permanent Disability Benefits**

**Permanent disability pension:** If assessed with a total disability, 70% of the insured's average earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according

to the assessed degree of disability; from 1% to 14%, a lump sum is paid.

Pensions are 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, rehabilitation, and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average earnings in the last 12 months before the disability began is paid to the widow(er). The surviving spouse must have been married to the deceased for at least one year before the disability began. If there is more than one eligible widow(er), the pension is split equally.

The pension ceases on remarriage or cohabitation, and a lump sum is paid.

Remarriage settlement: A lump sum of three years of pension is paid.

**Orphan's pension:** 15% of the deceased's average earnings in the last 12 months before the disability began is paid to each of the first two orphans younger than age 17 (age 21 if a student); 10% to each additional orphan; 20% to each full orphan.

**Dependent relative's pension:** 10% of the deceased's average earnings in the 12 months before the disability began is paid to each surviving dependent relative, up to 20%.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the 12 months before the disability began.

Pensions are paid quarterly.

**Funeral grant:** Up to 25% of the minimum monthly earnings used to calculate benefits is paid.

The minimum monthly earnings used to calculate benefits are 200,000 francs.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood (<http://www.guinee.gov.gn>) provides general supervision.

National Social Security Fund (<http://www.cnss.org.gn>), managed by an administrative council, administers the program.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1994 (social security).

**Type of program:** Employment-related system.

### **Coverage**

Employed persons, including agricultural and household workers.

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 covered payroll.

The employer contributions also finance cash maternity benefits under Sickness and Maternity.

The minimum monthly earnings used to calculate contributions are 200,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more 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**

**Family allowances:** The child must be younger than age 17. The parent must have at least three months of insured employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

### **Family Allowance Benefits**

**Family allowances:** 1,500 francs a month is paid for each child, up to 10 children.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

***Administrative Organization***

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood (<http://www.guinee.gov.gn>) provides general supervision.

National Social Security Fund (<http://www.cnss.org.gn>), managed by an administrative council, administers the program.

## Kenya

Exchange rate: US\$1.00 = 86.10 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1965 (social security fund).

**Type of program:** Provident fund system.

#### Coverage

Employed persons, self-employed persons, and certain workers in the informal sector, including farmers.

Voluntary coverage is available.

Exclusions: Certain casual workers.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 5% of monthly earnings. The voluntarily insured pay at least 100 shillings a month.

The maximum earnings used to calculate mandatory contributions are 4,000 shillings.

There are no maximum earnings used to calculate voluntary contributions.

**Self-employed person:** 5% of monthly earnings.

**Employer:** 5% of monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Age 60 and retired from insured employment.

**Drawdown payment:** The benefit is paid if the fund member has contributed for at least three years and leaves insured employment or emigrates permanently.

**Disability benefit:** The fund member must be assessed with a total incapacity for performing any work.

The insured's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health assess the disability.

**Survivor benefit:** Paid if the fund member dies before retirement.

Eligible survivors include the spouse and orphans; if there is no surviving spouse or child, the benefit is paid to other dependent relatives.

**Funeral grant:** The fund member must have contributed for at least three months. The grant is paid to a dependent named by the deceased.

#### Old-Age Benefits

**Old-age benefit:** A lump sum of the total employee and employer contributions plus interest is paid.

**Drawdown payment:** The maximum lump sum is the total employee and 50% of the employer contributions plus interest.

#### Permanent Disability Benefits

**Disability benefit:** A lump sum of the total employee and employer contributions plus interest is paid.

#### Survivor Benefits

**Survivor benefit:** A lump sum of the total employee and employer contributions plus interest is paid.

**Funeral grant:** 2,500 shillings is paid.

#### Administrative Organization

Ministry of Labour (<http://www.labour.go.ke>) provides general supervision through a board of trustees.

National Social Security Fund (<http://www.nssf.or.ke>) administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1966 (hospital insurance).

**Current law:** 1998 (hospital insurance).

**Type of program:** Social insurance system. Medical benefits only.

#### Coverage

Employed and self-employed persons earning at least 1,000 shillings a month, including public-sector employees.

Voluntary coverage for persons earning less than 1,000 shillings a month.

Special system for civil servants.

#### Source of Funds

**Insured person:** From 30 shillings to 320 shillings a month. The voluntarily insured pay a flat rate of 160 shillings a month.

**Self-employed person:** From 30 shillings to 320 shillings a month. The voluntarily insured pay a flat rate of 160 shillings a month.

**Employer:** None.

**Government:** None.

### **Qualifying Conditions**

**Maternity benefits:** Must give at least seven days written notice of intention to take maternity leave on a specific date and to return to work thereafter.

**Cash sickness benefits:** Must have had at least two consecutive months of service with an employer. The employee must provide an appropriate medical certificate

Issued by a registered medical practitioner.

**Medical benefits:** There is no qualifying period; the voluntarily insured must have at least 60 days of coverage for medical benefits and at least six months of coverage for maternity care.

### **Sickness and Maternity Benefits**

**Maternity benefits:** The Employment Act (2007) entitles employees to three months of maternity leave with full pay. Male employees are entitled to two weeks of paternity leave with full pay.

**Cash sickness benefits:** Seven days full pay; thereafter seven days with half pay, for each twelve consecutive months of service.

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.

### **Workers' Medical Benefits**

No cost for care provided in government hospitals for certain illnesses, including tuberculosis, sexually transmitted diseases, and AIDS.

The maximum duration of benefits is 180 days a year; may be extended for exceptional hardship.

No cost for inpatient treatment in government hospitals for employed persons who contribute to the NHIF.

**Cost sharing:** Inpatient hospital and medical treatment for insured persons and their dependents is reimbursed up to 432,000 shillings a year, according to a schedule in law. The amount varies according to three categories of hospitals accredited by the NHIF. Government hospitals provide free comprehensive inpatient care. Certain private and faith-based hospitals may charge a co-payment of up to 15,000 shillings for treatment requiring surgery. All other private hospitals may charge unlimited co-payments.

Medical services provided abroad are reimbursed at 1,750 shillings a day.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as for the insured.

### **Administrative Organization**

Ministry of Health (<http://www.health.go.ke>) provides general supervision through a board of directors.

National Hospital Insurance Fund (<http://www.nhif.or.ke/healthinsurance>) administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1946.

**Current laws:** 1974 (workmen's compensation), 2007 (work injury), and 2007 (employment).

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### **Coverage**

Public- and private-sector employees.

Exclusions: Professional employees earning more than 4,000 shillings a month, self-employed persons, casual workers, and family labor.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is financed through the direct provision of benefits or insurance premiums.

**Government:** None; the cost of benefits for government employees.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the insured's earnings, up to 540 shillings, is paid after a three-day waiting period; if the incapacity lasts for more than three days, the benefit is paid retroactively.

The maximum total temporary disability benefit is 240,000 shillings.

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 Minister of Labor.

### **Permanent Disability Benefits**

**Permanent disability benefit:** A lump sum of 60 months of the insured's earnings is paid for a permanent partial disability, up to 240,000 shillings.

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 Minister of Labor.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months of the deceased's earnings is paid to survivors who were fully dependent on the deceased; if there are no fully dependent survivors, a reduced benefit is paid to survivors who were partially dependent.

The minimum benefit is 35,000 shillings.

The maximum benefit is 240,000 shillings.

**Funeral grant:** A lump sum of the cost of the funeral is paid to dependents; the employer pays 2,000 shillings if there are no dependents.

Benefit adjustment: Benefits are adjusted periodically by the Minister of Labor.

### **Administrative Organization**

Ministry of Labour and Human Resource Development (<http://www.labour.go.ke>) enforces the law, approves settlements, and pays benefits.

Employers insure against liability with private insurance companies.

## Lesotho

Exchange rate: US\$1.00 = 8.49 Maloti

### *Old Age, Disability, and Survivors*

#### **Regulatory Framework**

**First Law:** 1983.

**Current Law:** 2007 (pension).

**Type of Program:** Universal system.

#### **Coverage**

All residents of Lesotho.

Special systems for judges, members of parliament, and certain public servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Old-age pension:** Age 70.

**Survivor pension:** Paid if the deceased received or was entitled to receive an old-age pension.

Eligible survivors include a widow or a dependent widower and children younger than age 18.

#### **Old-Age Benefits**

**Old-age pension:** 450 maloti is paid.

#### **Survivor Benefits**

**Survivor pension:** 100% of the old-age pension the deceased received or was entitled to receive is paid. The pension is split equally among eligible survivors.

#### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.

### *Sickness and Maternity*

#### **Regulatory Framework**

No statutory benefits are provided.

**Paid sick leave:** The Labor Code of 1992 requires employers to provide up to 12 days of sick leave with full pay in the first 12 months of employment if the insured had at least six months of continuous employment with the same employer; up to 12 days with full pay and 12 days with half pay for each subsequent 12 months of employment.

Exclusions: Citizens aged 70 and older.

**Maternity benefit:** The Labor Code of 1992 requires private-sector employers to provide 12 weeks of paid maternity leave, for up to two children for each employee. The employee must have more than one year of continuous employment with the same employer.

Public-sector employers provide two months of paid maternity leave.

#### **Administrative Organization**

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.

### *Work Injury*

#### **Regulatory Framework**

**First law:** 1977.

**Current law:** 1995 (worker's compensation).

Type of program: Social insurance system.

#### **Coverage**

All employed persons.

Exclusions: Self-employed persons, household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices.

Special system for judges, members of parliament, and certain public servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** A percentage of gross monthly earnings according to the terms of an agreement, contract, industrywide mandate, or Ministerial directive.

**Government:** None.

#### **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**

**Temporary disability benefit:** No statutory benefits are provided.

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### ***Workers' Medical Benefits***

Benefits include medical, surgical and hospital treatment, skilled nursing, and medicine, up to 10,000 maloti; the maintenance, repair, and renewal of prosthetic devices or any other artificial appliances, up to 10,000 maloti; and transportation costs, up to 1,500 maloti.

### ***Permanent Disability Benefits***

**Permanent disability pension:** If the insured is assessed with a total disability, up to 8,000 maloti a month is paid.

### ***Survivor Benefits***

**Survivor pension:** Up to 72,000 maloti a month is paid.

Eligible survivors include a widow or dependent widower; children younger than age 18 or disabled; and dependent siblings, and parents.

**Death grant:** A lump sum of 5,000.00 maloti is paid.

### ***Administrative Organization***

Ministry of Labour and Employment, (<http://www.labour.gov.ls/home>) administers the program.

## Liberia

Exchange rate: US\$1.00 =  
49 Liberian dollars (L\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1972.

**Current law:** 1988.

**Type of program:** Social insurance and social assistance system.

#### Coverage

##### Social insurance

Public-sector employees and employees of firms with five or more workers.

Voluntary coverage for self-employed persons and certain other groups not compulsorily covered.

Exclusions: Casual workers, family labor, household workers, military personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

##### Social assistance

Needy elderly, disabled, or unemployed persons.

#### Source of Funds

##### Insured person

*Social insurance:* 3% of earnings.

*Social assistance:* None.

##### Self-employed person

*Social insurance:* Voluntary contributions only.

*Social assistance:* None.

##### Employer

*Social insurance:* 3% of payroll.

*Social assistance:* None.

##### Government

*Social insurance:* None.

*Social assistance:* The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 (up to 65) with at least 100 months of contributions.

Employment must cease.

**Old-age settlement (social insurance):** Paid at the pensionable age if the insured does not qualify for an old-age pension but has at least 12 months of contributions.

**Old-age assistance (social assistance):** Paid to needy elderly persons who do not qualify for social insurance old-age benefits; may also be paid to certain unemployed workers.

**Disability pension (social insurance):** Assessed with a permanent incapacity for work with contributions in at least 66.7% of the months since coverage began, and at least 50 months of contributions in the 60 months before the disability began.

**Disability settlement (social insurance):** Paid if the insured does not qualify for the disability pension but has at least 12 months of contributions.

**Disability assistance (social assistance):** Paid to needy workers with disabilities who do not qualify for the disability pension or disability settlement.

**Survivor pension (social insurance):** The deceased was a pensioner or had at least 50 months of contributions in the 60 months before death.

#### Old-Age Benefits

**Old-age pension (social insurance):** 25% of the insured's average monthly earnings plus 1% of average monthly earnings for each 10-month period of contributions exceeding 100 months is paid.

**Old-age settlement (social insurance):** A lump sum equal to employee contributions plus accrued interest is paid.

#### Permanent Disability Benefits

**Disability pension (social insurance):** 25% of the insured's average monthly earnings in the last 12 months plus 1% of average monthly earnings for each 10-month period of contributions exceeding 50 months is paid.

**Disability settlement (social insurance):** A lump sum equal to employee contributions plus accrued interest is paid.

#### Survivor Benefits

**Survivor pension (social insurance):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er).

The maximum survivor pension is 100% of the old-age or disability pension (whichever is greater).

**Orphan's pension (social insurance):** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 20% to each full orphan.

All orphans' pensions combined must not exceed 50% of the deceased's pension (100% for full orphans).

### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), managed by a tripartite board of directors, administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1943 (workmen's compensation), implemented in 1949.

**Current law:** 1980 (employment injury).

**Type of program:** Social insurance system.

#### **Coverage**

Employed and self-employed persons.

Exclusions: Casual workers, family labor, household workers, military personnel, Liberian diplomats, senior members of the government and courts, and persons employed on any type of boat.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** The average contribution is 1.75% of declared earnings.

**Employer:** The average contribution is 1.75% of payroll.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

65% of the insured's average monthly earnings 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. The benefit is paid for up to one year.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings (whichever is lower).

### **Permanent Disability Benefits**

**Permanent disability pension:** 65% of the insured's average monthly earnings is paid for a total disability.

Constant-attendance supplement: 25% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid depending on the assessed degree of disability, according to a schedule in law.

A medical board assesses the degree of disability.

The minimum benefit is L\$50 or 100% of the insured's average monthly earnings (whichever is lower).

### **Workers' Medical Benefits**

**Workers' Medical Benefits:** Benefits include reasonable expenses for medical and surgical care, hospitalization, medicine, and appliances.

### **Survivor Benefits**

**Survivor pension:** 20% of the insured's average earnings is paid to a dependent widow or a dependent, disabled widower.

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

**Orphan's pension:** 6% of the insured's average earnings is paid to each orphan younger than age 18 (age 21 if a student, no limit if disabled); 12% to each full orphan.

All orphans' pensions combined must not exceed 30% of the deceased's earnings; 60% for full orphans.

**Dependent parent's and grandparent's pension (if there are no other eligible survivors):** 20% of the insured's average earnings is paid. The pension is split equally if there is more than one eligible survivor.

**Funeral grant:** The cost of the burial is paid, up to L\$500.

### **Administrative Organization**

National Social Security and Welfare Corporation (<http://nasscorp.org.lr>), managed by a tripartite board of directors, administers the program.

## Libya

Exchange rate: US\$1.00 = 1.28 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1957 (retirement); 1958 (social insurance); 1980 (social security), implemented in 1981; and 1987 (disability).

**Type of program:** Social insurance system.

#### Coverage

All residents of Libya.

Special system for military personnel.

#### Source of Funds

**Insured person:** 3.75% of covered earnings.

The insured person's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Self-employed person:** 15.675% of declared income.

The self-employed person's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Employer:** 10.5% of covered payroll; foreign companies contribute 11.25%.

The employer's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Government:** 0.75% of covered earnings and annual subsidies.

Government contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), age 62 (civil servants), and age 60 (workers in hazardous or unhealthy occupations).

Employment must cease.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

**Disability pension:** Must be assessed with at least an 80% loss of earning capacity.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Paid if the insured receives a disability pension and requires the constant attendance of others to perform daily functions.

Benefits are not payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% for each year exceeding 20 years is paid.

The minimum pension is 80% of the national minimum wage.

The legal national minimum wage is 450 dinars.

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

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

#### Permanent Disability Benefits

**Disability pension:** For an assessed degree of disability of at least 60%, the pension is 50% of the old-age pension the insured was entitled to receive plus 0.5% of the old-age pension for each of the first 20 years of contributions and 2% for each year exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the minimum old-age pension value (450 dinars).

The maximum pension is 80% of the insured's last salary.

Constant-attendance allowance: Up to 25% of the disability pension is paid.

#### Survivor Benefits

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the

benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

**Funeral grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

Social Security Fund administers the program through district and local offices.

A national social security committee provides general supervision.

Municipal committees provide local supervision.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981.

**Type of program:** Employer-liability and social insurance system.

#### **Coverage**

**Employer-liability program:** All employed persons are covered for cash benefits.

**Social insurance program:** Self-employed persons (cash benefits), employed and self-employed persons (specified medical benefits).

#### **Source of Funds**

##### **Insured person**

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** 1.5% of covered earnings.

##### **Self-employed person**

**Cash benefits:** 1.5% of declared income.

**Medical benefits:** 3.5% declared of income.

##### **Employer**

**Cash benefits:** The total cost of maternity benefits.

**Medical benefits:** 2.45% of covered payroll.

##### **Government**

**Cash benefits:** 0.75% of self-employed person's covered earnings.

**Medical benefits:** 5% of covered earnings.

#### **Qualifying Conditions**

**Cash sickness benefits:** Must have at least six weeks of contributions in the last three months.

**Cash maternity benefits:** Must have at least six months of coverage before the expected date of childbirth or four months of contributions in the last six months.

**Medical benefits:** Must receive sickness benefits, maternity benefits, or a pension.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of the insured's earnings is paid for up to a year.

**Maternity benefit:** 100% of the insured's earnings is paid for up to three months.

**Pregnancy benefit:** 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

**Birth grant:** 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: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

#### **Dependents' Medical Benefits**

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

### **Administrative Organization**

Social Security Fund administers the program through district and local offices.

A national social security committee provides general supervision.

Municipal committees provide local supervision.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981.

**Type of program:** Employer-liability and social insurance system.

### **Coverage**

**Employer-liability program:** All employed persons (cash benefits).

**Social insurance program:** Self-employed persons (cash benefits), employed and self-employed persons (specified medical benefits).

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Employer:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

**Government:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

70% of the insured's 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 earnings in the last three years for each of the first 20 years of contributions plus 2% of average earnings for each year of contributions exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the value of the minimum old-age pension (450 dinars).

The maximum pension is 100% of the insured's last salary.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, up to 25% of the pension is paid.

**Partial disability:** For an assessed degree of disability of 30% to 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum 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**

**Survivor pension:** The benefit is calculated using the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

**Funeral grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

Social Security Fund administers the program through district and local offices.

A national social security committee provides general supervision. Municipal committees provide local supervision.

### **Unemployment**

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#### **Regulatory Framework**

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings for up to six months.

#### **Family Allowances**

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#### **Regulatory Framework**

Some family benefits are provided under the 1998 Social Care Fund legislation.

## Madagascar

Exchange rate: US\$1.00 = 2,267.82 ariary.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1969 (social insurance) and 1994 (social protection).

**Type of program:** Social insurance system.

#### Coverage

Employed persons.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

#### Source of Funds

**Insured person:** 1% of covered earnings; a flat rate of 400 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

**Self-employed person:** Not applicable.

**Employer:** 9.5% of covered payroll; a flat rate of 800 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 101,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Contributions are paid quarterly.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women and merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited) including 28 quarters of contributions in the last 10 calendar years.

Employment must cease.

Partial pension: Age 60 (men) or age 55 (women and merchant seamen) with at least 100 quarters (men) or 80 quarters (women) of total coverage if less than 28 quarters of contributions in the last 10 calendar years.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not meet the qualifying conditions for the pension.

The insured may continue to work up to five years after the legal retirement age to meet the contribution qualifying conditions.

The pension is payable abroad.

**Solidarity allowance:** Paid to insured persons who do not qualify for the full or partial old-age pension at age 60 (men) or age 55 (women and merchant seamen). The insured must have had at least 15 quarters of employment from January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

The allowance is payable abroad.

**Disability pension:** Age 55 (men) or age 50 (women and merchant seamen) with at least a 60% loss of working capacity and with at least 10 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

The pension is payable abroad.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not meet the qualifying conditions for the pension.

**Survivor pension:** The deceased was a pensioner or was at least age 55 (men) or age 50 (women and merchant seamen) and met the contribution qualifying conditions for the old-age pension at the time of death.

Eligible survivors include the spouse and children younger than age 15 (age 22 if a student or disabled).

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

The pension is payable abroad.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the legal monthly minimum wage plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years plus 1% of the insured's earnings for each year of contributions exceeding 10 years.

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

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

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women and merchant seamen).

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

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

The maximum pension is 40% of the maximum earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years (if supplements are paid).

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

**Solidarity allowance:** The annual allowance is 30% of 12 times the legal monthly minimum wage plus 10% of the insured's average annual earnings in the last five calendar years plus 1% of the insured's earnings for each four-quarter period of contributions.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

The allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Permanent Disability Benefits**

**Disability pension:** The pension is 80% of the old-age pension that would have been paid if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women and merchant seamen).

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension is 60% of the legal monthly minimum wage, including supplements.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

If the insured is no longer capable of work and is eligible for both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefit adjustment: Benefits are adjusted according to increases in the legal monthly minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

### **Survivor Benefits**

**Survivor 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 a pension.

Pensions are paid quarterly.

**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 orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

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

#### **Coverage**

Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons; casual agricultural workers working less than three months a year.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

### **Qualifying Conditions**

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

**Cash maternity benefits:** The insured must have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month.

### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 50% of the insured's last wage is paid for six weeks before and eight weeks after (up to 11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth. The benefit is paid in two equal amounts (three if there are complications).

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

The legal monthly minimum wage is 100,001 ariary (non-agricultural sector); 101,440 ariary (agricultural sector).

If the insured does not qualify for maternity benefits, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

### **Workers' Medical Benefits**

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 ariary. (The labor code requires employers to provide certain medical services to employees).

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Some maternity and child health and welfare services are provided under Family Allowances. (The labor code requires employers to provide certain medical services to employees' dependents).

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1925.

**Current laws:** 1963 (work injury) and 1994 (social protection).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1.25% of covered payroll; 1% for salaried casual agricultural workers; a lump-sum monthly contribution of 385 ariary for full-time household workers; 1% of annual covered earnings for cooperative members; 1.5% of tobacco grower's annual base earnings for each cultivated hectare for tobacco growers.

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

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

The legal monthly minimum wage is 100,011 ariary (non-agricultural sector); 101,440 ariary (agricultural sector).

Contributions are paid quarterly. Cooperative members and tobacco growers pay contributions annually.

**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.

### **Temporary Disability Benefits**

The daily benefit is 66.7% of the insured's daily average earnings in the last 30 days before the disability began. The benefit is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted according to the growth in wages.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's monthly average earnings in the 12 months before the disability began is paid.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

For earnings exceeding four times the legal monthly minimum wage, 33.3% of these earnings are used to calculate benefits.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid. The supplement must not be less than the legal monthly minimum wage.

Partial disability: If the assessed degree of disability is 10% or more, the benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or more, the minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly; if the assessed degree of disability is less than 10%, a lump sum of the average annual insured earnings multiplied by 0.5 for each degree of assessed disability is paid.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's monthly average earnings in the 12 months before the disability began is paid to a widow(er).

**Orphan's pension:** 15% of the deceased's monthly average earnings in the 12 months before the disability began 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:** 10% of the deceased's average earnings is paid for each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

For earnings exceeding four times the legal monthly minimum wage, 33.3% of these earnings are used to calculate benefits.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate benefits.

Pensions are paid quarterly.

**Funeral grant:** A lump sum of 20,000 ariary is paid.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

**Type of program:** Employment-related system.

#### **Coverage**

Employed workers who are residents of Madagascar or France.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons; 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 covered payroll; a flat rate of 692 ariary a month for full-time household workers.

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

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

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

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

**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 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter caring for children, or disabled). The parent must be a widow(er) of a beneficiary, have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month (nonagricultural sector), or at least six consecutive months of insured employment with at least 18 days or 144 hours of work a month (agricultural sector).

**Prenatal allowance:** The insured woman must undergo prescribed medical examinations before childbirth.

**Birth grant:** The insured woman must undergo prescribed medical examinations after childbirth.

### **Family Allowance Benefits**

**Family allowances:** 2,000 ariary a month is paid for each child.

**Prenatal allowance:** A lump sum of 18,000 ariary is paid.

**Birth grant:** 24,000 ariary is paid in two equal parts for each live birth. The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or report a medical examination to the National Social Insurance Fund within a month of the examination.

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

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

## Malawi

Exchange rate: US\$1.00 = 335 kwacha.

### Old Age, Disability, and Survivors

#### Regulatory Framework

A March 2011 law creates mandatory individual retirement accounts for private-sector workers earning above a minimum salary threshold. The law has yet to be implemented. Special system for public-sector employees.

### Sickness and Maternity

#### Regulatory Framework

No statutory cash benefits are provided. Government health centers and hospitals provide some free medical services.

### Work Injury

#### Regulatory Framework

**First law:** 1946.

**Current laws:** 1990 and 2000 (worker's compensation).

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### Coverage

Employed persons.  
Exclusions: Casual workers, self-employed persons, family workers, and military personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost; provides benefits directly or pays insurance premiums.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

A percentage of the insured's earnings 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

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 54 months of the insured's earnings is paid.

**Partial disability:** A percentage of the full benefit is paid depending on the assessed degree of disability, according to a schedule in law.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, a lump sum is paid depending 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 is paid of 42 months of the deceased's last monthly earnings minus any disability benefit paid before the date of death.

Eligible dependents include members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant:** If there are no surviving dependents, the cost of the burial is paid by the employer.

### Administrative Organization

Ministry of Labor enforces the law.

Employers insure work injury liability with private insurance companies.

## Mali

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961.

**Current laws:** 1999 (social insurance) and 1999 (voluntary coverage), implemented in 2004.

**Type of program:** Social insurance system.

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

#### Source of Funds

**Insured person:** 3.6% of gross earnings.

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

The monthly legal minimum wage is 28,460 CFA francs.

**Self-employed person:** 9% of wage class earnings, according to five wage classes.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

**Employer:** 5.4% of gross payroll.

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

The monthly legal minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

#### Qualifying Conditions

**Old-age pension:** Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

**Old-age allowance:** Age 53 with at least six years of coverage; age 60 with at least 10 years of coverage if voluntarily insured.

The pension is payable abroad only under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

**Disability pension:** The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

**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) 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:** Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

#### Old-Age Benefits

**Old-age pension:** The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

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

The legal monthly minimum wage is 28,460 CFA francs.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 58; age 60 if voluntarily insured.

The pension is paid quarterly.

**Old-age allowance:** 52% of the legal minimum wage is paid each month; 30% of the earnings used to calculate contributions for the voluntarily insured.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

#### Permanent Disability Benefits

**Disability pension:** The pension is 26% of the insured's average monthly earnings in the last eight years plus 2%

of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. Each year remaining from the time the disability occurs up to age 53 is credited as a six-month coverage period.

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

The legal monthly minimum wage is 28,460 CFA francs.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

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

**Orphan's pension:** Each dependent orphan receives 10% of the old-age or disability pension the deceased received or was entitled to receive, up to 50%.

The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances).

**Survivor allowance:** A lump sum of one month of the deceased's old-age pension (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Social Development, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; and 2009 (sickness), implemented in 2011.

**Type of program:** Social insurance system.

### **Coverage**

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

### **Source of Funds**

**Insured person:** 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension.

**Self-employed person:** 6.56% of wage class earnings, according to five wage classes.

The self-employed person's contributions finance medical benefits only. For maternity cash benefits, see Family Allowances.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

**Employer:** 3.5% of gross payroll.

The employer's contributions finance medical benefits only. For maternity cash benefits, see Family Allowances.

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

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The mother must reside in Mali and have at least nine consecutive months of insured 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 insured employment.

**Birth leave:** Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

**Medical benefits:** Must be in insured employment or voluntarily insured.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (Employers are required to provide paid sick leave for employees.)

**Maternity benefit:** 100% of the employed mother's last earnings is paid six weeks before and eight weeks after (11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth.

**Birth leave:** 100% of the father's last daily earnings is paid for any three days in the first 15 days after childbirth.

### **Workers' Medical Benefits**

The joint interemployer medical services program run, by the National Social Insurance Institute, provides medical care and some health and welfare services.

Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the spouse and dependent children of the insured.

### **Administrative Organization**

Ministry of Health, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

## **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.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 1% to 4% of gross earnings, according to the assessed degree of risk.

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

The maximum earnings used to calculate voluntary contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

**Employer:** 1% to 4% of gross payroll, according to the assessed degree of risk.

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

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

**Government:** None.

### **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**

**Temporary disability benefit:** 100% of the insured's last earnings is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 28,460 CFA francs.

Benefit adjustment: Benefits may be adjusted according to changes in the average salary and the legal minimum wage after two months of payment.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average earnings in the year before the disability began is paid.

Constant-attendance supplement: 40% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Partial disability: The benefit is the insured's average earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33.3% of earnings over 10 times the legal minimum wage are taken into account to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal 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 receiving the pension for five years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

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 according to 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:** 30% of the deceased's average 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 on 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 earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.)

**Dependent parent's and grandparent's pension:** 10% of the deceased's average earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

33% of earnings over 10 times the legal minimum wage are used to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began.

**Funeral grant:** The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 341,520 CFA francs.

Benefit adjustment: Benefits are adjusted according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

### **Administrative Organization**

Ministry of Social Development, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers contributions and benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

**Type of program:** Employment-related system.

#### **Coverage**

Employees with one or more children.

Voluntary coverage for self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 8% of wage class earnings, according to five wage classes.

The self-employed person's contributions also finance maternity cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

**Employer:** 8% of gross payroll.

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

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

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

**Government:** Any deficit; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Family allowances:** The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent 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 covered employment for a voluntarily insured parent.

The benefit is also paid to social insurance pensioners and to the widow(er) of an insured person.

The benefit is payable abroad only under reciprocal agreement.

**Prenatal allowance:** Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

**Birth grant:** Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

**Marriage allowance:** Paid to an insured person when marrying for the first time. (Voluntarily insured persons are not eligible.)

### **Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month is paid for each child.

**Prenatal allowance:** 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

**Birth grant:** 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:** A lump sum of 13,650 CFA francs is paid.

Benefit adjustment: Benefits are adjusted by decree.

### **Administrative Organization**

Ministry of Social Development, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

## Mauritania

Exchange rate: US\$1.00 = 300 ouguiyas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**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.

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

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** 3% of covered earnings.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

**Self-employed person:** Not applicable.

**Employer:** 6% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years. The pensionable age is reduced by five years if the insured is prematurely aged.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 (men) or age 55 (women) and does not qualify for an old-age pension.

**Disability pension:** The insured must 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 last 12 months. There is no qualifying period if the disability is the result of a nonoccupational accident.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** Paid to eligible survivors if the deceased was a pensioner, qualified for an old-age pension or a disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include a widow aged 50 or older or disabled, a dependent, a widower with a disability, and children younger than age 14 (age 21 if a student, no limit if disabled).

**Survivor settlement:** Paid to eligible survivors if the deceased did not qualify for a pension.

#### Old-Age Benefits

**Old-age pension:** The 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 each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional minimum wage is 30,000 ouguiyas.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

**Old-age settlement:** A lump sum of one month of wages for each year of coverage is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

#### Permanent Disability Benefits

**Disability pension:** The 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 each 12-month period of coverage beyond 180 months, up to 80%. For each year that a claim is made before the normal retirement age, the insured is credited with a six-month coverage period.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

The minimum pension is 60% of the highest regional minimum wage.

The highest regional minimum wage is 30,000 ouguiyas.

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

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Survivor Benefits**

**Survivor 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 to each eligible orphan; 40% to each full orphan.

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

**Survivor settlement:** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First laws:** 1952 (cash maternity benefits) and 1963 (medical benefits).

**Current laws:** 1967 (cash maternity benefits) and 1976 (medical benefits).

**Type of program:** Social insurance system. Cash maternity and medical benefits only.

#### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Employed women.

**Medical benefits:** Employed persons covered under the labor code and their dependents.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 2% of covered monthly payroll (medical benefits). For cash maternity benefits, see Family Allowances.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

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

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least 12 months of coverage and 54 days or 360 hours of employment in the last three months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's average daily earnings in the three months before work ceased is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

### **Workers' Medical Benefits**

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 for dependents:** Employers provide medical services for employees' dependents through the employer's medical service program or through an interemployer medical service program for firms with less than 750 workers.

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

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1932.

## Mauritania

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**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.

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 covered monthly payroll; 2.5% of gross monthly payroll if the employer provides medical care and temporary disability benefits.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

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

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 66.7% of the insured's average daily earnings 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 70,000 ouguiyas.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

**Partial disability:** A percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum of three years of pension is paid.

**Benefit adjustment:** Benefits are adjusted periodically according to 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, appliances, transportation, and rehabilitation.

### Survivor Benefits

**Survivor pension:** 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability.

**Orphan's pension:** 10% of the deceased's average monthly earnings 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:** 10% of the deceased's average monthly earnings is paid to each dependent parent and grandparent.

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

**Funeral grant:** A lump sum of 30 days of the deceased's earnings is paid.

### Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

### Family Allowances

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#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967 (social security).

**Type of program:** Employment-related system.

#### Coverage

Employed persons.

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 covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

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

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

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days a month or be the widow of a beneficiary.

**Prenatal allowance grant:** The mother must undergo prescribed medical examinations.

**Birth grant:** The mother and child must undergo prescribed medical examinations.

### **Family Allowance Benefits**

**Family allowances:** 300 ouguiyas a month is paid for each child.

**Prenatal allowance:** 240 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

**Birth grant:** A lump sum of 2,880 ouguiyas is paid for each of the first three births.

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

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

## Mauritius

Exchange rate: US\$1.00 = 30.45 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1950.

**Current law:** 1976 (national pensions).

**Type of program:** Universal and social insurance system.

#### Coverage

**Basic pension (universal):** All residents of Mauritius.

**Earnings-related pension (social insurance):** Residents of Mauritius working in the private sector; noncitizens with valid work permits who have resided in Mauritius for at least two years.

Voluntary coverage for those not compulsorily covered, including self-employed and nonemployed persons.

Special systems for public-sector employees and employees of parastatals.

#### Source of Funds

##### Insured person

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** 3% of earnings; nonemployed persons, 115 rupees to 695 rupees a month.

The minimum monthly earnings used to calculate contributions are 2,060 rupees; 1,295 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 13,470 rupees.

##### Self-employed person

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** 115 rupees to 695 rupees a month.

##### Employer

**Basic pension (universal):** None.

**Earnings-related pension (social insurance):** 6% of covered payroll; millers and large employers in the sugar industry, 10.5%.

The employer's contributions also finance work injury benefits.

The minimum monthly earnings used to calculate contributions are 2,060 rupees; 1,295 rupees for household workers.

The maximum monthly earnings used to calculate contributions are 13,470 rupees.

#### Government

**Basic pension (universal):** The total cost.

**Earnings-related pension (social insurance):** Any deficit.

#### Qualifying Conditions

##### Old-age pension

**Basic old-age pension (universal):** Age 60. Mauritian nationals must have resided in Mauritius for at least 12 years after age 18. There is no residence requirement if aged 70 or older. Noncitizens must have resided in the country for at least 15 years since age 40, including the three years immediately before the claim is made.

Retirement is not necessary.

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

**Caregiver's allowance (universal):** Paid to beneficiaries of the basic old-age pension who are assessed with at least a 60% disability and require the constant attendance of others to perform daily functions.

**Inmate allowance (universal):** Paid to individuals confined to government-subsidized institutions who were entitled to a basic old-age pension before their admission to the institution.

**Earnings-related pension (social insurance):** Age 62 and 3 months (gradually rising to age 65 by 2018) and insured. There is no minimum qualifying period, but contributions must have been made in the last year. A reduced pension may be paid at age 60.

Retirement is not necessary.

**Deferred pension:** The pension may be deferred until five years after the normal retirement age.

The earnings-related pension is payable abroad.

##### Disability pension

**Basic disability pension (universal):** Aged 15 to 59 and assessed with at least a 60% disability that is expected to last for at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

A medical board assesses the disability.

**Caregiver's allowance (universal):** Paid to beneficiaries of the basic disability pension who require the constant attendance of others to perform daily functions. The allowance is paid for children with disabilities and younger than age 15 whose parents' annual income does not exceed 150,000 rupees; 250,000 rupees for children with severe disabilities.

Child allowance (universal): Paid for the first three children of a basic disability pensioner. Children must be younger than age 15 (age 20 if a full-time student at secondary level and age 23 at tertiary level).

*Earnings-related disability pension (social insurance):* Must be assessed with at least a 60% disability that is expected to last for at least 12 months.

A medical board assesses the disability.

The earnings-related pension is payable abroad.

### Survivor pension

*Basic widow pension (universal):* Paid to widows younger than age 60. If the widow and the deceased were noncitizens, either must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

The pension ceases on remarriage.

Child allowance (universal): Paid to beneficiaries of the basic widow pension for the first three children younger than age 15 (age 20 if a full-time student).

Payment of the allowance continues if the widow remarries.

*Orphan's pension (universal):* Paid to a full orphan younger than age 15 (age 20 if a full-time secondary school student and age 23 if a full-time university student). If the orphan is a noncitizen, the orphan or either of the deceased parents must have resided in Mauritius for at least five of the last 10 years, including one year immediately before the claim is made.

*Guardian allowance (universal):* Paid to the orphan's guardian.

*Earnings-related widow pension (social insurance):* The deceased was insured or was a pensioner at the time of death.

The pension ceases on remarriage. A lump sum of 12 months of the deceased's pension is paid to widows younger than retirement age.

*Earnings-related orphan's pension (social insurance):* 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.

The earnings-related pension is payable abroad.

## Old-Age Benefits

### Old-age pension

*Basic old-age pension (universal):* The monthly value of the pension increases with age: 3,494 rupees a month is paid if aged 60 to 89; 10,404 rupees if aged 90 to 99; and 10,621 rupees if aged 100 or older.

Caregiver's allowance: 2,204 rupees a month is paid.

*Inmate allowance:* 540 rupees a month is paid.

*Earnings-related old-age pension (social insurance):* The pension is calculated based on contributions that are converted to pension points. At retirement, the pension points are converted to a pension. The Ministry of Social Security, National Solidarity, and Reform Institutions sets the value of pension points according to actuarial projections.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

## Permanent Disability Benefits

### Disability pension

*Basic disability pension (universal):* 3,150 rupees a month is paid.

Caregiver's allowance: 1,907 rupees a month is paid.

Child allowance: 1,021 rupees a month is paid for a child younger than age 10; 1,093 rupees if aged 10 or older.

*Earnings-related disability pension (social insurance):* The pension is calculated based on the number of years of contributions and the insured's average basic wages.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

## Survivor Benefits

### Survivor pension

*Basic widow pension (universal):* 3,150 rupees a month is paid.

Child allowance: 1,021 rupees a month is paid for a child younger than age 10; 1,093 rupees a month for a child aged 10 or older, and 1,681 rupees a month for a child aged 20 to 23 if a full-time university student.

*Orphan's pension (universal):* 1,745 rupees (if not a full-time student) or 3,211 (if a full-time student) a month is paid for a full orphan younger than age 15 (age 20 if a full-time student).

*Guardian allowance (universal):* 769 rupees a month is paid to the person raising an orphan.

*Earnings-related widow pension (social insurance):* The pension is calculated based on the number of years of contributions and the insured's average basic wages. The pension is reduced by 33.3% after 12 months if the widow does not have a dependent child.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum of 12 months of the widow pension is paid.

*Earnings-related orphan's pension:* 15% of the deceased's pension is paid for each full orphan.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>), advised by a tripartite board, provides general supervision.

Ministry of Finance (<http://mof.gov.mu>) oversees the investment of surplus assets of the National Pensions Fund.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory benefits are provided.

The 2008 Employment Rights Act requires employers to provide up to 15 days of paid sick leave each year to employees who have been in their continuous employment for at least 12 months.

The 2008 Employment Rights Act requires employers to provide 12 weeks of paid maternity leave (at least six weeks after the expected date of childbirth) and five days of paid paternity leave to employees who have been in their continuous employment for at least 12 months.

Government clinics and hospitals provide free medical services. (Some mother and child health services and financial assistance to needy persons are provided.)

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1931 (workmen's compensation).

**Current laws:** 1931 (workmen's compensation) and 1976 (national pensions).

**Type of program:** Social insurance system.

#### **Coverage**

All employees in insured employment.

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**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

100% of the insured's monthly earnings is paid for the first two weeks of incapacity if the insured has a total temporary disability; thereafter, 80% for up to 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 529 rupees a month is paid.

A medical board assesses the degree of disability.

### **Permanent Disability Benefits**

**Permanent disability benefit:** 80% of monthly insurable earnings is paid for a total permanent disability.

Workers aged 52 to 60 with a total disability may receive a lump-sum payment. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Partial disability: 65% of the insured's monthly insurable earnings multiplied by the assessed degree of disability is paid for at least a 1% assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum may be paid. The lump sum is the assessed degree of disability multiplied by the insured's average annual earnings multiplied by the number of years of contributions, up to eight years.

Constant-attendance supplement: 587 rupees a month is paid if the insured requires the constant attendance of others to perform daily functions

Benefit adjustment: Benefits are adjusted annually in January according to 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:** 50% of the deceased's earnings is paid to a widow(er) who is assessed with at least a 60% permanent disability.

The widow(er) pension ceases on remarriage.

**Orphan's pension:** 7.5% of either deceased parent's average monthly insured earnings (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 surviving spouse, 529 rupees a month is paid to a dependent person living in the insured's household.

**Funeral grant:** If there are no eligible survivors, the cost of the burial is paid.

Benefit adjustment: All benefits except the total temporary disability are adjusted annually according to changes in the cost of living.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) 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 assistance and social insurance system.

### **Coverage**

**Social assistance:** Heads of households and their dependents.

**Social insurance:** Employed persons.

Exclusions: Public-sector employees and employees of parastatals; part-time workers; and migrant workers.

Voluntary coverage for self-employed persons.

### **Source of Funds**

#### **Insured person**

*Social assistance:* None.

*Social insurance:* 1% of basic wages.

#### **Self-employed person**

*Social assistance:* None.

*Social insurance:* 1% of earnings.

#### **Employer**

*Social assistance:* None.

*Social insurance:* None.

#### **Government**

*Social assistance:* The total cost.

*Social insurance:* Any deficit.

### **Qualifying Conditions**

**Unemployment benefits (social assistance):** The claimant must be willing and able to work, actively seeking employment, and registered as unemployed at the employment exchange for at least 30 days. The benefit is income tested.

### **Transitional unemployment benefit (social insurance):**

The claimant must be laid off due to economic, technological, or structural reasons affecting the enterprise; or illegal termination of the employment agreement. The claimant must have at least six months of continuous employment with the employer at the time of dismissal and register with the Workfare Programme of the Ministry of Labour, Industrial Relations, and Employment within seven days of the dismissal.

### **Unemployment Benefits**

**Unemployment benefit (social assistance):** Up to 385 rupees a month is paid.

Spouse allowance (social assistance): Up to 385 rupees a month is paid for a spouse.

Child allowance (social assistance): 148 rupees a month is paid for each child younger than age 10; 177 rupees for each child aged 10 to 14; and 248 rupees for each child aged 15 to 20 who is a full-time student or disabled and dependent.

Rent allowance (social assistance): 50% of the claimant's rent is paid, up to 302 rupees.

The minimum unemployment benefit is 222 rupees.

Benefit adjustment: Benefits are adjusted annually in January according to changes in the cost of living.

### **Transitional unemployment benefit (social insurance):**

90% of the insured's basic wage is paid for the first three months; 60% for the next three months; 30% thereafter, up to 12 months.

The minimum transitional unemployment benefit is 3,000 rupees a month.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administers the social assistance program.

Ministry of Labour, Industrial Relations, and Employment (<http://labour.gov.mu>) and Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administer the social insurance program.

## **Family Allowances**

### **Regulatory Framework**

**First and current laws:** 1961 (family allowances) and 2003 (social aid).

**Type of program:** Social assistance system.

### **Coverage**

**Social aid benefits:** Needy individuals and families.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Social aid benefits (income tested):** Individuals and families who satisfy an income test.

### **Family Allowance Benefits**

#### **Social aid benefits (income tested)**

*Claimant allowance:* Up to 1,196 rupees a month is paid.

*Spouse allowance:* Up to 1,196 rupees a month is paid.

*Child allowance:* Up to 447 rupees a month is paid for each child younger than age 10; 546 rupees for each child aged 10 to 15; 681 rupees for each child aged 15 to 19 who is a full-time student; 1,076 rupees for each child aged 15 to 19 who is disabled and not receiving a disability benefit; 681 rupees for each child aged 20 to 23 who is a full time university student.

*Compassionate allowance:* Up to 710 rupees a month is paid to persons with a serious illness certified by a medical doctor.

*Rent allowance:* 50% of the rent is paid, up to 903 rupees.

*Funeral grant:* A lump sum of 4,504 rupees is paid for the cost of the funeral for the claimant or his or her dependents.

*Allowance for Purchase of rice and flour:* 257 rupees a month is paid for each member of the household.

The minimum social aid benefit is 850 rupees a month.

**Benefit adjustment:** Benefits are adjusted annually in January according to changes in the cost of living.

### **Administrative Organization**

Ministry of Social Security, National Solidarity, and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

## Morocco

Exchange rate: US\$1.00 = 8.43 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

**Type of program:** Social insurance system.

#### Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

#### Source of Funds

**Insured person:** 3.96% of gross monthly earnings.

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

**Self-employed person:** Not applicable.

**Employer:** 7.93% of gross monthly payroll.

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions are 6,000 dirhams.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** 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.

Insured persons who do not meet the coverage qualifying condition at the normal retirement age can continue to work and contribute on a voluntary basis.

Early pension: Age 55 with at least 3,240 days of coverage. The employer must agree to finance the early pension until the insured reaches the full retirement age.

**Disability pension:** The insured must be assessed with a total loss of earning capacity resulting from a nonoccupational injury 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 supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** The deceased qualified for the disability pension or was a pensioner at the time of death.

Eligible survivors include the widow(er) and orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

The minimum pension is 1,000 dirhams.

The maximum pension is 70% of average monthly earnings.

Early pension: The employer pays the NSSF a lump-sum equal to the value of the insured's pension for each year of retirement until the insured reaches the full retirement age.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in March 2008.)

#### Permanent Disability Benefits

**Disability pension:** The pension is 50% of the insured's average monthly earnings in the last 96 months plus 1% of average monthly earnings for every 216 days of insurance exceeding 3,240 days.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

Constant-attendance supplement: 10% of average monthly earnings is paid.

The maximum pension is 70% of average monthly earnings.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted periodically.

### **Survivor Benefits**

**Survivor 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 each full orphan.

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

**Funeral grant:** A lump sum of 10,000 to 12,000 dirhams is paid.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was in July 2007.)

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1959.

**Current laws:** 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

**Type of program:** Social insurance system.

#### **Coverage**

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by landlords, craftsmen; and certain categories of fishermen.

Voluntary coverage for previously insured persons.

Exclusions: Self-employed persons.

Special systems for civil servants and other categories of employees.

#### **Source of Funds**

**Insured person:** 0.33% of gross monthly earnings (sickness insurance) plus 2% (basic health care).

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate sickness insurance contributions are 6,000 dirhams.

**Self-employed person:** Not applicable.

**Employer:** 0.67% of gross monthly payroll (sickness insurance) plus 3.5% (basic health care).

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

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum monthly earnings used to calculate contributions for sickness insurance only are 6,000 dirhams. There is no maximum for the basic health care system.

**Government:** None.

#### **Qualifying Conditions**

**Cash sickness benefits:** For the first claim, the insured must have at least 54 days of contributions in the previous six calendar months of coverage; at least six days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits:** The insured must have at least 54 days of contributions in the 10 calendar months before the expected date of childbirth.

**Medical benefits:** The insured must have at least 54 days of contributions in the previous six calendar months of coverage.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 66.7% of the insured's average daily covered wage received during the six months before the incapacity began is paid for a first claim; during any of the last three months before the incapacity began for subsequent claims (whichever is greater). The benefit is paid from the fourth day of incapacity.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

**Maternity benefit:** 100% of the insured's average daily covered wage received in the six calendar months before the expected date of childbirth is paid for up to 14 weeks.

The minimum benefit is 66.7% of the legal minimum wage.

The legal monthly minimum wage is 1,648 dirhams in the agricultural sector and 2,334 dirhams in the nonagricultural sector.

The maximum average monthly earnings used to calculate benefits are 6,000 dirhams.

### **Workers' Medical Benefits**

**Medical benefits:** Basic health care includes outpatient medical care except dental care, surgery, specialist care, laboratory services, some appliances, and medicine.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

National Sickness Insurance Agency (ANAM; <http://www.assurance-maladie.ma>), managed by a board, supervises the basic health care system.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1963.

**Type of program:** Employer-liability system, involving compulsory insurance with a private carrier.

#### **Coverage**

Salaried workers.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefit:** 50% of the insured's covered earnings is paid during the first 28 days; thereafter, 66.7% of earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum annual earnings used to calculate benefits are 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured has an assessed degree of disability of 100% (total disability), 100% of the insured's average insurable earnings is paid.

**Partial disability:** The benefit is the average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 10% of the disability pension is paid.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care; medicine; and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average covered earnings is paid to a widow younger than age 60; 50% to a widow aged 60 or older.

**Orphan's pension:** 15% of the deceased's average insurable earnings is paid for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

**Other eligible survivors:** If there is no surviving widow or child, cash benefits may be paid to parents, grandparents, and certain other dependents.

All survivor benefits combined must not exceed 85% of the deceased's average insurable earnings.

The maximum annual earnings used to calculate benefits are 65,507 dirhams.

**Funeral grant:** The employer pays the full 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. Courts award benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First laws:** 1942 and 1959.

**Current law:** 1972 (social security scheme).

**Type of program:** Employment-related system.

#### **Coverage**

Salaried workers and apprentices in industry, commerce, and agriculture; and persons employed by craftsmen or by certain categories of self-employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and for certain categories of employees.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 6.4% of gross payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The insured must have at least 108 days of contributions in the previous six months of coverage, with earnings of at least 60% of the legal minimum wage.

The legal minimum monthly wage is 1,648 dirhams in the agricultural sector and 2,028 dirhams in the nonagricultural sector.

Eligible children must reside in Morocco and be younger than age 12 (age 18 if an apprentice, age 21 if a student or a female relative caring for at least two children in the insured's household, no limit if disabled).

### **Family Allowance Benefits**

**Family allowances:** 200 dirhams a month is paid for each of the first three 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.)

### **Administrative Organization**

Ministry of Employment and Vocational Training (<http://www.emploi.gov.ma>) provides general supervision.

National Social Security Fund (<http://www.cnss.ma>), managed by a tripartite board and director general, administers the program.

## Namibia

Exchange rate: US\$1.00 = N\$8.25.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1956 (pension funds), 1965 (German war veterans' pensions), and 1973 and 1988 (social pensions).

**Current laws:** 1992 (pensions); 1994 (social security), implemented in 1995; and 2008 (veterans' pensions).

**Type of program:** Social insurance and universal system.

#### Coverage

**Social insurance:** All employed persons working at least one day a week on a regular basis, including household workers, casual workers, and part-time workers.

Voluntary coverage for self-employed persons.

**Basic state pension:** Resident citizens and permanent residents of Namibia.

**Funeral benefit:** Resident citizens and permanent residents of Namibia.

**Veteran's pension:** Resident citizens of Namibia.

Special systems for civil servants.

#### Source of Funds

##### Insured persons

**Social insurance:** 0.9% of basic wages.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The insured person's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

##### Self-employed persons

**Social insurance:** 1.8% of basic income.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The self-employed person's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

#### Employer

**Social insurance:** 0.9% of basic wages.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The employer's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

#### Government

**Social insurance:** Contributes as an employer; any deficit.

The government's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** The total cost.

**Veterans' pension:** The total cost.

#### Qualifying Conditions

**Old-age benefit (social insurance):** Age 60 with six months of contributions.

Employment must cease.

**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 the deceased's spouse, children, and persons who were financially dependent on the deceased.

**Basic state pension:** Age 60; aged 16 to 59 and blind or disabled and incapable of gainful activity.

**Funeral benefit:** The deceased received or was entitled to receive the basic state pension.

**Veterans' pension:** Age 55 and a veteran of the Namibian independence war.

#### Old-Age Benefits

**Old-age benefit (social insurance):** A lump sum of N\$5,515 is paid.

**Basic state pension:** N\$550 a month is paid.

**Funeral benefit:** The cost of the funeral, up to N\$2,500, is paid.

**Veterans' pension:** N\$2,500 a month is paid.

### **Permanent Disability Benefits**

**Disability benefit (social insurance):** A lump sum of N\$5,515 is paid.

### **Survivor Benefits**

**Survivor benefit (social insurance):** A lump sum of N\$5,515 is paid to the widow(er). If there is no widow(er), the benefit is split equally among other eligible survivors.

### **Administrative Organization**

Ministry of Labour and Social Welfare provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers the old-age, disability, and survivor benefits.

Directorate of Social Welfare in the Ministry of Labour and Social Welfare (<http://www.mol.gov.na>) administers the basic state pension.

Ministry of Veterans' Affairs (<http://www.mova.gov.na/>) administers the veterans' pension.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1994 (social security), implemented in 1995.

**Type of program:** Social insurance system.

#### **Coverage**

**Cash sickness and maternity benefits:** All employed persons working at least one day a week on a regular basis, including household workers, casual workers, and part-time workers.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

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

**Self-employed person:** See source of funds for Old Age, Disability, and Survivors.

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

**Government:** See source of funds for Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness and maternity benefits:** Must have at least six months of contributions.

### **Sickness and Maternity Benefits**

**Maternity benefit:** 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).

If the mother dies, the benefit may be transferred to the child's primary caregiver.

**Sickness benefit:** 75% of the insured's 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. Under labor law, the employer pays 100% of the insured's basic earnings the first 30 days or 36 days.

### **Workers' Medical Benefits**

No benefits are provided.

The Ministry of Health and Social Services provides free public health care services.

### **Dependents' Medical Benefits**

No benefits are provided.

The Ministry of Health and Social Services provides free public health care services.

### **Administrative Organization**

Ministry of Labour and Social Welfare provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers cash sickness and maternity benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First and current law:** 1941 (employees' compensation).

**Type of program:** Social insurance system.

#### **Coverage**

All employees, including apprentices, with earnings up to N\$76,000 a year.

Exclusions: Self-employed persons, casual workers, and persons employed temporarily outside of Namibia for more than 12 months at a time.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** A percentage of gross payroll, according to industry classification.

**Government:** None.

### **Qualifying Conditions**

There is no minimum qualifying period. The illness or injury must last for at least three days.

### **Temporary Disability Benefits**

For a total disability (100%), 75% of the insured's last monthly earnings is paid for up to 24 months. For a disability lasting less than 14 days, the benefit is paid for 11 days; if 14 days or longer, for the total period of disability.

The maximum earnings used to calculate the temporary disability pension are N\$5,500 a month.

The maximum temporary disability pension is N\$4,125 a month.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of more than 30%, up to 75% of the insured's last monthly earnings before the disability began is paid, according to the assessed degree of disability.

The maximum earnings used to calculate the permanent disability pension are N\$5,500 a month.

**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, according to the assessed degree of disability.

The maximum earnings used to calculate the partial disability pension are N\$3,300 a month.

The maximum partial disability pension is N\$4,900 a month.

### **Workers' Medical Benefits**

**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 Medical Aid Fund.

### **Survivor Benefits**

**Spouse's pension:** 40% of the total permanent disability pension the deceased was entitled to receive is paid to the widow(er).

**Orphan's pension:** 20% of the total permanent disability pension the deceased was entitled to receive is paid to each orphan younger than age 18.

The orphan's pension ceases if the child marries before age 18.

All survivor benefits combined must not exceed 100% of the total permanent disability pension the deceased was entitled to receive.

The maximum total survivor benefits are N\$4,125 a month.

**Funeral grant:** A lump sum of up to N\$2,450 is paid.

**Death benefit:** A lump sum of N\$4,500 or twice the deceased's last monthly earnings before the death occurred, whichever is less, is paid to the widow(er).

### **Administrative Organization**

Ministry of Labour and Human Resources Development provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>) administers the Employees' Compensation Fund.

### **Unemployment**

#### **Regulatory Framework**

No statutory benefits are provided. Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides grants and loans to needy, unemployed Namibians.

#### **Family Allowances**

#### **Regulatory Framework**

**First and current laws:** 1960 (children) and 2008 (children's status).

**Type of program:** 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**

**Maintenance grant (income tested):** Namibian citizens and permanent residents with children younger than age 18.

**Special maintenance grant:** Namibian citizens and permanent residents younger than age 16 and disabled or with AIDS.

**Foster parent grant:** Namibian citizens and permanent residents.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Maintenance grant (income tested):** Paid for biological children up to age 18 to basic state pensioners, widow(er)s, or persons serving a prison sentence of six months or longer, and with income of N\$1,000 or less. Children older than age 7 must be attending school.

## Namibia

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**Special maintenance grant:** Paid for a child with a disability or illness. Must provide a social background report from a social worker and a medical certificate issued by a state medical doctor.

**Foster parent grant:** Paid to foster parents who meet certain conditions.

### ***Family Allowance Benefits***

**Maintenance grant (income tested):** N\$200 a month is paid for the first child; N\$100 for each additional child, up to six children.

**Special maintenance grant:** N\$200 a month per child is paid.

**Foster parent grant:** N\$200 a month is paid for the first child; N\$100 for each additional child. The grant is paid for the duration of the foster care period.

### ***Administrative Organization***

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.

## Niger

Exchange rate: US\$1.00 = 496 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

Employed persons, students in technical schools, and apprentices.

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

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 5.25% of covered earnings.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 5.25% of covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

Employers with 20 or more 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

**Old-age pension:** Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with at least 20 years of coverage, including at least 60 months of coverage in the last 10 years.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) and does not meet the coverage requirements for the old-age pension.

Employment must cease.

The settlement is payable abroad only under reciprocal agreement.

**Disability pension:** Assessed with at least a 66.7% loss of earning capacity, with at least five years 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.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** The deceased met the qualifying conditions for an old-age or disability pension, was a pensioner at the time of death, or had at least 180 months of coverage.

Eligible survivors include a widow(er) with a dependent child, provided the marriage occurred at least a year before the insured's death, and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

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

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

The pension is payable abroad only under reciprocal agreement.

**Survivor settlement:** The deceased did not meet the qualifying conditions for a disability pension and had less than 180 months of coverage.

The survivor settlement may be paid in addition to family allowances.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011 plus 2% for each additional 12 months of coverage after that date plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012 plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

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

The legal monthly minimum wage is 30,047 CFA francs.

The pension is paid quarterly.

**Old-age settlement:** A lump sum of one month of the insured's average covered earnings is paid for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Permanent Disability Benefits**

**Disability pension:** The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011 plus 2% for each additional 12 months of coverage after that date plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012 plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

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

The legal monthly minimum wage is 30,047 CFA francs.

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

The disability pension ceases at 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.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

**Survivor 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 eligible widow(er), the pension is split equally.

**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.

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

**Survivor settlement:** 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 each six-month period of coverage. If there is more than one widow(er), the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Administrative Organization**

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

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1965 (family and maternity).

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

#### **Coverage**

Employed women.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**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 must have worked for the current employer for at least two years.

#### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 100% of the insured's last earnings (the employer pays 50% of the benefit) 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.

#### **Workers' Medical Benefits**

Working women are reimbursed for the cost of medical care during pregnancy and childbirth. (The labor code requires employers to provide certain medical services.)

#### **Dependents' Medical Benefits**

**Medical benefits for dependents:** No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

## Administrative Organization

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

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

## Work Injury

### Regulatory Framework

**First law:** 1961.

**Current law:** 1965 (work injury).

**Type of program:** Social insurance system.

### Coverage

Employed persons, including self-employed persons, students in technical schools, apprentices, and certain members of production cooperatives.

Voluntary coverage is available (except for temporary disability).

### Source of Funds

**Insured person:** None.

**Self-employed person:** 2% of covered annual earnings.

The minimum monthly earnings used to calculate contributions are 1.4 times the legal minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

**Employer:** 1.75% of covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

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

**Government:** None.

### 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

50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days; thereafter, 66.7%. 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:** If the insured is assessed with a total disability, the monthly pension is 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 504,800 CFA francs.

The maximum annual earnings used to calculate benefits are 6,235,000 CFA francs.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's pension is paid.

**Partial disability:** If the assessed degree of disability is greater than 10%, the benefit is the average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or less, a lump sum is paid.

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

The pension may be partially converted to a lump sum after receiving the pension for five to seven years, subject to 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 according to 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:** 30% of the deceased's earnings used to calculate the disability pension is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

**Remarriage allowance:** A lump sum of three years of the survivor pension is paid.

**Orphan's pension:** The pension is 15% of the deceased's earnings used to calculate the disability pension for each of the first two orphans 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.

**Dependent parent's and grandparent's pension:** 10% of the deceased's earnings used to calculate the disability pension is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate the disability pension.

All pensions are paid quarterly.

**Funeral grant:** A lump sum of 15 days of the deceased's earnings used to calculate the disability pension is paid.

**Benefit adjustment:** Benefits are adjusted according to the changes in the legal minimum wage.

### **Administrative Organization**

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

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

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1965 (family and maternity).

**Type of program:** Employment-related system.

#### **Coverage**

Employees and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 8.4% of covered payroll.

The employer contributions also finance maternity benefits under Sickness and Maternity.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

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

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be aged 1 to 14 (age 18 if an apprentice, age 21 if a student or disabled). 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 a beneficiary; an unemployed parent may receive allowances for up to six months after employment ceases.

The child must not receive an orphan's pension.

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

**Prenatal allowance:** The mother must undergo three prescribed medical examinations. The allowance is paid to an insured woman or to the wife of an insured man.

**Maternity allowance:** The mother and child must undergo prescribed medical examinations.

**Birth allowance:** The mother and child must undergo prescribed medical examinations. Paid for the birth of the insured's first three children.

### **Family Allowance Benefits**

**Family allowance:** 1,000 CFA francs a month is paid for each child.

The allowance is paid quarterly.

**Prenatal allowance:** 1,000 CFA francs a month is paid for nine months.

The allowance is paid in three quarterly equal parts.

**Maternity allowance:** A lump sum of 10,000 CFA francs is paid in three parts: 5,000 CFA francs at childbirth; 2,500 CFA francs when the child is aged 6 months; and 2,500 CFA francs when the child is aged 12 months.

**Birth allowance:** A lump sum of 10,000 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 Public Administration and Labor (<http://www.gouv.ne>) provides general supervision.

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

## Nigeria

Exchange rate: US\$1.00 = 156.10 naira.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961 (provident fund).

**Current law:** 2004 (pensions).

**Type of program:** Mandatory individual account system.

#### Coverage

All federal public-sector employees (including the military), public-sector employees in the federal capital territory, and private-sector employees working in firms with five or more workers.

Voluntary coverage for some excluded categories of workers under specified conditions.

Exclusions: Public-sector employees in state and local governments, judges, diplomats, noncitizens covered by an equivalent program in another country, self-employed persons, the clergy, private-sector employees working in firms with less than five workers.

#### Source of Funds

**Insured person:** 7.5% of gross salary plus administrative fees of up to 100 naira a month and up to 1% of the account balance a year.

Gross salary includes basic salary, housing allowances, and transportation allowances.

Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

**Self-employed person:** Not applicable.

**Employer:** 7.5% of gross salary; 12.5% of gross salary for military personnel.

Gross salary includes basic salary, housing allowances, and transportation allowances.

There are no maximum earnings used to calculate contributions.

**Government:** None; contributes as an employer for civil servants and military personnel.

#### Qualifying Conditions

**Old-age pension:** Age 50; employees in certain categories of employment may retire before age 50.

Employment must cease.

A guaranteed minimum pension is paid with at least 20 years of contributions.

The old-age pension is not payable abroad.

**Disability pension:** Must be assessed with an incapacity for work.

The disability may be reassessed every two years by the medical board or a qualified doctor at the insured's request.

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 the widow(er) and children or persons named by the deceased; if there is no surviving spouse or child, the pension is paid 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 based on the insured's contributions plus accrued interest. At retirement, the insured may purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The insured can withdraw a partial lump sum from the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of the insured's annual earnings at the date of retirement.

After a six-month waiting period, insured persons who retire before age 50 and who have not started new employment may receive up to 25% of the balance in their individual account as a lump sum.

The value of the guaranteed minimum pension is set by the government on the recommendation of the National Pension Commission.

#### Permanent Disability Benefits

**Disability pension:** The pension is based on the insured's contributions plus accrued interest. The insured may purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The insured can withdraw a partial lump sum from the individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of insured's annual earnings at the time the disability began.

#### Survivor Benefits

**Survivor pension:** 100% of the balance of the deceased's individual account is paid.

The survivor may purchase an annuity or receive monthly or quarterly payments calculated based on life expectancy.

The survivor can withdraw a partial lump sum from the deceased's individual account if the remaining balance is sufficient to purchase an annuity or to fund periodic payments of at least 50% of the deceased's annual earnings at the time of death.

### **Administrative Organization**

Office of the Secretary to the Government of the Federation (<http://www.osgf.gov.ng>) provides general guidance and supervision.

National Pension Commission (<http://www.pencom.gov.ng>) regulates, supervises, and provides licenses to privately run pension fund administrators (PFAs).

Privately run PFAs administer individual accounts.

Trustfund Pensions Plc (<http://www.trustfundpensions.com>), overseen by a tripartite board, administers contributions paid previously to the Nigeria Social Insurance Trust Fund (NSITF). Trustfund Pensions Plc also functions as a PFA.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits for sickness and maternity are provided (The 2004 Pension Reform Act provides enabling legislation for the Nigeria Social Insurance Trust Fund to introduce a social insurance program for sickness and maternity benefits).

Under the 1999 National Health Insurance Decree, medical benefits are provided to insured employees of firms with 10 or more workers and to public-sector employees. The benefits are financed by contributions of 5% of basic monthly salary from insured persons and 10% of basic monthly salary from employers.

Limited free medical care is available to the population through public clinics and hospitals.

The labor code requires employers to provide employees with up to 12 days of paid sick leave a year and paid maternity leave at 50% of wages for six weeks before and six weeks after the expected date of childbirth.

#### **Work Injury**

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##### **Regulatory Framework**

**First law:** 1942 (workmen's compensation).

**Current law:** 2010 (employees' compensation).

**Type of program:** Social insurance system.

##### **Coverage**

All employees in the public and private sectors.

Exclusions: Military personnel.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** As of February 2013, the financing mechanism for self-employed persons was still undetermined.

**Employer:** 1% of payroll for the first two years; may be increased thereafter according to the degree of risk.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

A lump sum is paid for a partial or total disability lasting no longer than one year, according to a schedule in law.

### **Permanent Disability Benefits**

**Permanent disability benefit:** A monthly benefit of 90% of the employee's monthly earnings is paid for a total disability until the employee reaches age 55. If the employee is aged 55 or older when the disability begins, the benefit is paid for two years from the date the disability begins.

For a partial disability or disfigurement, a periodic benefit of 90% of the estimated loss of earning capacity is paid.

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**

**Medical benefits:** Benefits include medical care, hospitalization, medicine, surgery, appliances, transportation, and a daily subsistence allowance.

### **Survivor Benefits**

**Survivor benefit:** A monthly benefit of 30% to 90% of the deceased's total monthly earnings is paid to the widow(er) according to the number of full orphans.

### **Administrative Organization**

Nigeria Social Insurance Trust Fund (<http://www.nsitf.gov.ng/>) administers the scheme.

### **Unemployment**

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#### **Regulatory Framework**

No statutory benefits are provided.

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Note: The Pension Reform Act of 2004 provides enabling legislation for the National Social Insurance Trust Fund to introduce a social insurance program for unemployment benefits. No scheme has been implemented to date.

The Provident Fund Act of 1961 permits limited cash draw-down payments after one year of unemployment for insured persons who contributed under the previous provident fund system.

## Rwanda

Exchange rate: US\$1.00 = 630.03 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current laws:** 1974 and 2003.

**Type of program:** Social insurance system.

#### Coverage

Salaried workers, including temporary and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons and for persons who were previously insured for at least six consecutive months and had mandatory coverage in the last 12 months.

#### Source of Funds

**Insured person:** 3% of covered earnings; 6% for voluntary contributors.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

**Self-employed person:** 6% of declared income.

The maximum monthly income used to calculate contributions is 104,000 francs.

**Employer:** 3% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

The monthly earnings used to calculate contributions are subject to a maximum.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (younger if prematurely aged) with at least 180 months of coverage.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Age 55 (younger if prematurely aged) with less than 180 months of coverage.

**Disability pension:** Must be assessed with at least a 50% loss of earning capacity and have at least five years of coverage, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

**Survivor pension:** Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age or disability pension, or had 180 months of coverage at the time of death.

**Survivor settlement:** Paid to eligible survivors if the deceased did not meet the qualifying conditions for an old-age or disability pension.

Eligible survivors include the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no surviving spouse or orphan.

#### Old-Age Benefits

**Old-age pension:** 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 each 12-month period of coverage exceeding 180 months is paid.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

**Old-age settlement:** 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 months of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension plus 50% of the other pensions is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's monthly average earnings in the last three or five years (whichever is greater) plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. For each year that a claim is made before age 55, the insured is credited with a six-month coverage period.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

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

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

### **Survivor Benefits**

**Survivor 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; 40% for a full orphan.

Full orphans may receive more than one pension (old-age or disability pension).

**Dependent parent's pension (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 eligible parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was eligible to receive.

**Survivor settlement:** A lump sum of one month of the old-age or disability pension for each six-month period of coverage is paid to the widow(er).

**Orphan's settlement:** A lump sum of 50% of the survivor settlement is paid to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

### **Administrative Organization**

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Social Security Fund (<http://www.csr.gov.rw>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw>) collects contributions.

### **Sickness and Maternity**

#### **Regulatory Framework**

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days, and 66.7% of wages for maternity benefits for up to 12 weeks.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1949 (private sector).

**Current laws:** 1974 and 2003.

**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.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

**Temporary disability benefits:** 75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery or certification of permanent disability, up to 180 days.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's pension is paid.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; otherwise, a lump sum of three years of pension is paid, according to the assessed degree of disability.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

#### **Workers' Medical Benefits**

**Medical benefits:** Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average daily earnings is paid to the widow(er).

**Orphan's pension:** 15% of the deceased's average daily earnings is paid to each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% to a full orphan.

**Other eligible survivors:** 10% of the insured's average daily earnings is paid to each additional eligible survivor.

All survivor benefits combined must not exceed 100% of the deceased's permanent disability pension.

**Funeral grant:** A lump sum of 100 times the legal monthly minimum wage, which varies by sector, is paid.

### **Administrative Organization**

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Social Security Fund (<http://www.csr.gov.rw>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw>) collects contributions.

## São Tomé and Príncipe

Exchange rate: US\$1.00 = 18,469.06 dobras.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including civil servants and military personnel.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

#### Source of Funds

**Insured person:** 4% of gross earnings.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

**Self-employed person:** Voluntary contributions of 7.5% of declared earnings, according to six earnings classes.

**Employer:** 6% of gross payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

**Government:** Subsidies as needed.

#### Qualifying Conditions

**Old-age pension:** Age 62 (men) or age 57 (women) with at least 120 months of contributions.

Retirement is not necessary.

Deferred pension: The pension may be deferred.

**Disability pension:** Must be assessed with a permanent incapacity for all work or at least a 66.7% incapacity for usual work and have at least 60 months of contributions.

A medical professional assesses the incapacity for work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** 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 contributions.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and

dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

**Funeral grant:** The deceased had at least 12 months of contributions or was a pensioner.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

Deferred pension: 3% of the pension is paid for each year of coverage after the normal retirement age.

The minimum pension is 30% of the minimum wage for civil servants.

The minimum wage for civil servants is 750,000 dobras (2012).

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

#### Permanent Disability Benefits

**Disability pension:** The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is 30% of the minimum wage for civil servants.

The minimum wage for civil servants is 750,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

#### Survivor Benefits

**Survivor pension:** 60% of the monthly pension the deceased received or was entitled to receive is paid for one dependent survivor; 80% for two; 100% for three or more.

**Funeral grant:** A lump sum of the cost of the funeral is paid.

#### Administrative Organization

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system. Cash benefits only.

### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and household workers.

### **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**

**Cash sickness benefits:** The insured must have at least 90 days of coverage with at least 60 days of paid contributions immediately before the incapacity began or a total of 90 days of paid contributions if the insured had not contributed in the 12 months before the incapacity began.

Cash sickness benefits may be paid for bereavement.

A medical professional assesses the incapacity for work.

**Cash maternity benefits:** The insured must have at least 360 days of coverage and at least 10 months of paid contributions before the expected date of childbirth.

**Special leave:** Paid to a parent to care for a sick child younger than age 3 (any age if disabled). The insured must have at least 90 days of coverage with at least 60 days of contributions immediately before the leave began.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of the insured's average daily earnings in the last two months is paid after a three-day waiting period for up to 360 days.

**Maternity benefit:** 100% of the insured's average daily earnings in the last 12 months is paid for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

**Special leave:** 60% of the insured's average daily earnings in the last two months is paid without a waiting period for up to 360 days; the benefit may be extended 180 days for the same child 12 months after the end of the first benefit period.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Medical care is provided under the public health program.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

Medical care is provided under the public health program.

### **Administrative Organization**

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and household workers.

### **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**

**Work injury benefits:** 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 two months before the disability began is paid for the first

30 days; 90% of average daily earnings from the 31st day to the 360th day; thereafter, 75% of average earnings.

The benefit is paid for up to 24 months.

### **Permanent Disability Benefits**

**Permanent disability pension:** For at least a 66.7% incapacity for all work, 50% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The minimum pension is 30% of the legal minimum wage.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Medical care is provided under the public health program.

### **Survivor Benefits**

**Survivor pension:** 60% of the monthly permanent disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two; 100% for three or more.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

**Funeral grant:** A lump sum of the cost of the funeral is paid.

### **Administrative Organization**

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

## Senegal

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1975 (compulsory insurance).

**Type of program:** Social insurance system.

#### Coverage

**General scheme:** Private-sector employees and government employees who are not civil servants; household, seasonal, and daily workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

**Complementary scheme:** White-collar workers.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

**General scheme:** 5.6% of covered monthly earnings.

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

The legal monthly minimum wage is 36,243 CFA francs.

**Complementary scheme:** 2.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

##### Self-employed person

**General scheme:** Not applicable.

**Complementary scheme:** Not applicable.

##### Employer

**General scheme:** 8.4% of covered monthly earnings.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs.

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

**Complementary scheme:** 3.6% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

#### Government

**General scheme:** None; contributes as an employer for government employees who are not civil servants.

**Complementary scheme:** None; contributes as an employer for government employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension (general scheme):** Age 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement. Must have at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease.

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

**Old-age pension (complementary scheme):** Age 55.

Employment must cease.

Early pension: Age 53.

**Disability pension (general and complementary schemes):** No statutory benefits are provided.

**Survivor pension (general and complementary schemes):** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 45; no age requirement if the widow is caring for two dependent children younger than age 21; a widower aged 55 (any age if disabled, or aged 53 if caring for a person with disabilities who is unable to work); an orphan younger than age 21 if his/her guardian is not eligible 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 (general scheme):** 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 points awarded: for contributions, free points (for certain periods of incapacity, work injury, and maternity leave), and for dependent children

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

The minimum number of points required for a pension is 400.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child's supplement: The pension is increased by 5% for each eligible child, up to three children.

Early pension: The old-age pension is reduced by 5% for each year the pension is taken before age 55.

**Old-age pension (complementary scheme):** 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 points awarded for contributions, free points (for certain periods of incapacity, work injury, and maternity leave), and for dependent children. The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: The old-age pension is reduced by 1% each quarter the pension is taken before age 55.

### **Permanent Disability Benefits**

**Disability pension (general and complementary schemes):** No statutory benefits are provided.

### **Survivor Benefits**

**Spouse's pension (general and complementary schemes):** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a 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 (general and complementary schemes):** 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan up to five.

All orphans' pensions combined must not exceed 50% of the old-age pension the deceased received or was entitled to receive if there is a spouse's pension (if there are more than five orphans, pensions are reduced proportionately).

## **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 program.

## **Sickness and Maternity**

### **Regulatory Framework**

**First laws:** 1952 (cash maternity benefits) and 1975 (medical benefits).

**Current laws:** 1973 (cash maternity benefits), 1975 (medical benefits), and 1991 (administration).

**Type of program:** Social insurance system. Cash maternity and medical benefits.

### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

**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.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

### **Source of Funds**

**Insured person:** Up to 3% of gross monthly earnings for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

**Self-employed person:** Not applicable.

**Employer:** Up to 3% of gross monthly payroll for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

**Government:** None; contributes as an employer for government employees who are not civil servants.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least three consecutive months of employment and have worked at least 18 days or 120 hours a month.

Benefits are payable abroad only under reciprocal agreement.

**Medical benefits:** Must have at least two months of contributions.

The law requires companies with more than 100 employees to participate; smaller firms may group together to join a specific health insurance institution.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 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.

The benefit is paid in three installments.

### **Workers' Medical Benefits**

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: From 30% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensioners also provides medical benefits directly to old-age pensioners and survivor pensioners.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured. Eligible dependents include the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

### **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>) administers the maternity benefit program.

Individual health insurance institutions administer the medical benefits program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1932.

**Current laws:** 1973 (social security) and 1991 (administration).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including seamen; 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, according to 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, according to the company's assessed degree of risk.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

**Government:** None; contributes as an employer for government 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**

**Temporary disability benefit:** 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% 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 36,243 CFA francs.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions (7,560 CFA francs).

Benefit adjustment: Benefits are adjusted periodically according to company-based agreements.

## Permanent Disability Benefits

**Permanent disability pension:** The benefit is the insured's average annual earnings over the previous 12 months multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus the insured's average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The pension is payable abroad only under reciprocal agreement.

The partial disability pension may be paid partially as a lump sum after five to seven years if the assessed degree of disability is greater than 10%. If the assessed degree of disability is 10% or less, the pension is paid as a lump sum.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs (2011).

The maximum annual earnings used to calculate benefits are 3,805,696 CFA francs (2011).

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.

**Constant-attendance supplement:** If the insured is assessed with a 100% (total) degree of disability and requires the constant attendance of others to perform daily functions, 40% of the insured's pension is paid.

The minimum supplement is 70% of the minimum annual earnings used to calculate benefits.

**Benefit adjustment:** Benefits are adjusted according to 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:** 30% of the deceased's monthly average earnings in the last 12 months is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid quarterly.

The widow(er)'s pension ceases on remarriage if there are no dependent children.

**Remarriage allowance:** A lump sum of three times the annual pension is paid.

**Orphan's pension:** 15% of the deceased's monthly average earnings in the 12 months before the disability began is paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Dependent parent's and grandparent's pension:** 10% of the deceased's monthly average earnings in the last 12 months is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's monthly average earnings in the last 12 months before death.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

**Funeral grant:** 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 according to 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>) administers contributions and benefits.

## Family Allowances

### Regulatory Framework

**First law:** 1955.

**Current laws:** 1973 (social security) and 1991 (administration).

**Type of program:** Employment-related system.

### Coverage

Employees, including seamen and certain social insurance beneficiaries. Unemployed persons are covered for up to six months after leaving insured employment.

**Exclusions:** Self-employed persons.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 7% of covered payroll.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

## Senegal

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Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

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

### **Qualifying Conditions**

**Family allowances:** The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month.

**Prenatal allowance:** 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.

**Maternity allowance:** Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are paid for six months to insured unemployed persons and with no limit to widows of family allowance

beneficiaries or work injury permanent disability pensioners.

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,600 CFA francs a month is paid for each of the first six children. The allowance is paid quarterly.

**Prenatal allowance:** 2,400 CFA francs a month is paid during pregnancy. The benefit is paid in three installments.

**Maternity allowance:** 2,400 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The benefit is paid in five installments.

Benefit adjustment: Benefits are adjusted 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>) administers the program.

## Seychelles

Exchange rate: US\$1.00 = 12.96 rupees.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1971 (provident fund); and 1987 (social security).

**Current laws:** 2005 (pension); and 2010 (social security).

**Type of program:** Universal and social insurance system.

#### Coverage

**Social security fund:** All citizens residing in Seychelles.

**Seychelles pension fund:** Employed persons, including casual workers.

#### Source of Funds

##### Insured person

*Social security fund:* None.

*Seychelles pension fund:* 1.5% of gross monthly earnings or 50 rupees, whichever is greater.

Additional voluntary contributions are possible.

There are no maximum earnings used to calculate contributions.

##### Self-employed person

*Social security fund:* None.

*Seychelles pension fund:* 3% of gross monthly earnings or 50 rupees, whichever is greater.

There are no maximum earnings used to calculate contributions.

##### Employer

*Social security fund:* None.

*Seychelles pension fund:* 1.5% of monthly employee's earnings or 50 rupees, whichever is greater.

The employer's contributions to the social security fund also finance sickness and maternity benefits and work injury benefits.

##### Government:

*Social security fund:* The total cost is financed from earmarked income tax.

### Qualifying Conditions

#### Old-age pension

*Old-age pension (social security fund):* Age 63 and a resident of Seychelles for at least five years immediately before the date of retirement. (The residency requirement may be waived under special circumstances).

The pension is not payable abroad.

*Old-age benefit (Seychelles pension fund):* Age 63 (compulsory) with at least 10 years of continuous contributions to the Seychelles pension fund immediately before retirement or a total of 20 years of contributions to the social security fund and/or the Seychelles pension fund.

Early retirement: Age 60 with at least 10 years of continuous contributions to the Seychelles pension fund immediately before retirement or a total of 20 years of contributions to the social security fund and/or the Seychelles pension fund.

The pension is payable abroad.

*Old-age settlement (Seychelles pension fund):* Paid if the insured does not qualify for the old-age benefit.

*Migration allowance (Seychelles pension fund):* Paid if the insured permanently leaves the country.

#### Disability pension

*Disability pension (social security fund):* Must be assessed with at least a 66.7% loss of earning capacity and have resided in Seychelles for at least five years. (The residency requirement may be waived under special circumstances).

Partial disability: Must be assessed with at least a 50 percent loss of earning capacity and have resided in Seychelles for at least five years. (The residency requirement may be waived under special circumstances).

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

*Disability benefit (Seychelles pension fund):* Must be younger than age 63 and assessed with an incapacity for work of 80% to 100%.

A medical board appointed by the Seychelles pension fund assesses the degree of incapacity for work and determines how long the pension is paid.

The pension is payable abroad.

*Disability settlement (Seychelles pension fund):* The insured does not qualify for the disability benefit.

### Survivor pension

*Survivor pension (social security fund):* The deceased resided in 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 full orphans.

The pension ceases on 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): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

The pension is not payable abroad.

*Funeral grant (Social security fund):* Paid to eligible survivors.

*Survivor benefit (Seychelles pension fund):* The deceased was insured.

Eligible survivors include a widow(er) or partner who lived with the deceased for at least three years. The surviving spouse must have resided in Seychelles for at least five years (may be waived in special circumstances). Eligible surviving children must be younger than age 18 (age 26 if a full-time student).

*Death benefit (Seychelles pension fund):* Paid to a named survivor if there is no eligible surviving spouse or child and if the deceased received or was entitled to receive an old-age or disability pension.

*Preretirement death benefit (Seychelles pension fund):* Paid to a named survivor if there is no eligible surviving spouse or child and if the deceased was younger than the retirement age.

Survivor benefits are payable abroad.

### Old-Age Benefits

**Old-age pension (social security fund):** 2,550 rupees a month is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Old-age benefit (Seychelles pension fund):** A percentage of the insured's average monthly earnings in the last five years before retirement is paid, according to four earnings classes.

Any voluntary contributions to the fund may be used to calculate pensions or refunded as a lump sum with interest.

The maximum pension is 17,000 rupees a month.

**Old-age settlement (Seychelles pension fund):** A lump sum is paid.

**Migration allowance (Seychelles pension fund):** A lump sum of the total of the insured's and the employer's contributions plus 4% interest is paid.

### Permanent Disability Benefits

**Disability pension (social security fund):** 2,120 rupees a month is paid.

Partial disability (earnings tested): A reduced pension is paid until retirement age after receiving sickness benefits for at least six months.

Dependent benefit (income tested): 1,120 rupees a month is paid for an adult and 1,010 rupees a month for each child.

The combined disability pension and dependent supplements must not exceed 80% of the insured's previous earnings.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Disability benefit (Seychelles pension fund):** The monthly pension is based on the insured's average monthly earnings in the last five years before the disability is assessed.

**Disability settlement (Seychelles pension fund):** A lump sum of the total of the insured's and the employer's contributions plus 4% interest is paid.

### Survivor Benefits

**Spouse's pension (social security fund):** 2,120 rupees a month is paid to an eligible widow or dependent widower for up to one year.

A benefit is paid for up to 20 business days to a widow(er) who does not qualify for a pension.

Dependent benefit (income tested): 900 rupees a month is paid for an adult and 800 rupees a month for each child.

**Orphan's pension (social security fund):** 1,280 rupees a month is paid for each full orphan.

**Funeral grant (social security fund):** A lump sum of 1,600 rupees is paid.

Benefit adjustment: Benefits are reviewed and adjusted annually according to changes in the cost of living.

**Spouse's benefit (Seychelles pension fund):** If there are no eligible surviving children, 80% of the old-age or disability pension the deceased received or was entitled to receive is paid to the surviving spouse for life (70% if the surviving spouse was at least 10 years younger than the deceased). If there are eligible surviving children, the spouse's pension is up to 50% of the deceased's pension; 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 (Seychelles pension fund):** The minimum monthly pension is 40% of the old-age or disability

pension the deceased received or was entitled to receive; if the deceased elected to pay a higher pension to surviving children, up to 75% of the deceased's pension is paid; 80% for full orphans.

The pension is split equally among eligible orphans and paid to the child(ren)'s guardian.

**Death benefit (Seychelles pension fund):** One month of the old-age or disability pension the deceased received or was entitled to receive is paid.

**Preretirement death benefit (Seychelles pension fund):** A lump sum of the total of the deceased's and the employer's contributions plus 4% interest is paid.

### **Administrative Organization**

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

Seychelles Pension Fund (<http://www.pensionfund.sc>), directed by a chief executive officer and a tripartite board of trustees, administers the supplementary pension program.

## **Sickness and Maternity**

### **Regulatory Framework**

**First law:** 1979.

**Current law:** 2010 (social security).

**Type of program:** Social insurance system. Cash sickness and maternity benefits only.

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** There is no minimum qualifying period.

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

## **Sickness and Maternity Benefits**

**Sickness benefit:** 80% of the insured's full salary or 2,120 rupees a month is paid for the first two months of sickness, whichever is lower. (The employer pays 20%.) Up to 1,800 rupees a month is paid from the third month for up to 130 working days.

Dependent's benefit (income tested): 1,120 rupees a month is paid for an adult and 1,010 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

**Maternity benefit:** 80% of the insured's full salary or 2,120 rupees (whichever is lower) is paid for two weeks before and eight weeks after the expected date of childbirth. (The employer pays 20%.) For a prolonged incapacity resulting from pregnancy or childbirth, a sickness benefit is paid.

Dependent's supplement (income tested): 1,120 rupees a month is paid for an adult and 1,010 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Government clinics and hospitals provide medical services under the National Health Plan.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** No statutory benefits are provided.

Government clinics and hospitals provide medical services under the National Health Plan.

### **Administrative Organization**

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1970 (employer liability).

**Current law:** 2010 (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:** None.

**Government:** The total cost is financed from earmarked income tax.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

Dependent's supplement (income tested): Family income must be below the official family subsistence level. The supplement is paid under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent adult with a disability who is not receiving any other benefits.

### **Temporary Disability Benefits**

For an assessed degree of disability of at least 50%, 1,800 rupees a month is paid for up to 130 working days.

A Ministry of Health medical board assesses the degree of disability.

Dependent's benefit (income tested): 1,120 rupees a month is paid for an adult and 800 rupees for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 2,440 rupees a month is paid until age 63 after receiving a temporary disability benefit for up to 130 working days.

A Ministry of Health medical board assesses the disability.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

Dependent's benefit (income tested): 1,120 rupees a month is paid for an adult and 1,010 rupees for each child.

For a court award, the cost of compensation paid to an insured person for an incapacity for work is split equally between the employer and the social security fund.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 2,120 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 pension ceases on remarriage or cohabitation.

Benefit adjustment: Pensions are adjusted annually according to changes in the cost of living.

### **Administrative Organization**

Agency for Social Protection, supervised by a board of trustees appointed by the Ministry of Finance, administers the social security fund program.

### **Unemployment**

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#### **Regulatory Framework**

Under the 1980 Unemployment Fund Act, the Agency for Social Protection provides subsistence income for unemployed persons.

The Agency for Social Protection provides wages for registered unemployed and young persons who work on approved projects, including the unemployment relief scheme (1,900 rupees a month if full time; 1,475 rupees a month if part time), youth training scheme (1,300 rupees a month), apprenticeship scheme (1,300 rupees a month in the first year and 1,500 rupees a month in the second year), and skill acquisition program (1,300 rupees a month).

## Sierra Leone

Exchange rate: US\$1.00 = 4,317 leones.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 2001 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employees in the public and private sectors.

Voluntary coverage for self-employed persons and for persons who leave insured employment.

#### Source of Funds

**Insured person:** 5% of monthly salary; the voluntarily insured pay 15% of monthly income.

**Self-employed person:** 15% of monthly income.

**Employer:** 10% of monthly payroll.

**Government:** 2.5% of monthly income; 10% for civil servants and teachers; 12% for military and police personnel.

#### Qualifying Conditions

**Old-age pension:** Age 60 or age 55 (military and police personnel) with at least 180 months of contributions. Periods of contributions prior to 2001 are credited to public- and private-sector employees still in the labor force on January 1, 2002.

Employment must cease.

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

Old-age gratuity: Paid at retirement to each person who is entitled to an old-age pension.

**Old-age grant:** Age 55 with less than 180 months of contributions.

Old-age benefits are not payable abroad.

**Disability pension:** Must be assessed with a permanent and total incapacity for employment and be younger than age 60 with at least 60 months of contributions, including at least 12 months of paid contributions in the three years before the disability began, or with at least 180 months of contributions in total.

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

A medical officer certified by the medical board assesses the disability.

**Disability grant:** Must be assessed with a permanent and total incapacity for employment and does not qualify for a disability pension.

Disability benefits are 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 contributions, including at least 12 months of paid contributions in the three years before the date of death.

Eligible survivors include the widow(er), full orphans younger than age 18 (age 23 if a full-time student, no limit if disabled), and parents.

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

**Survivor grant:** The deceased did not meet the qualifying conditions for a survivor pension.

Survivor benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month coverage period is paid.

Average earnings used to calculate benefits are the average earnings in the best 60 months of contributions.

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

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

Early pension: The pension is reduced by 4% for each year the pension is taken before age 60.

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

**Old-age grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in wages, depending on the financial resources of the National Social Security and Insurance Trust.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly earnings for the first 180 months of coverage plus 2% of average monthly earnings for each additional 12-month period of coverage is paid. A six-month coverage period is credited for each year that a claim is made before the normal retirement age.

## Sierra Leone

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

**Disability grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

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

### Survivor Benefits

**Survivor pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to a 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 paid for orphans.

**Parent's pension (if there are no other eligible survivors):** 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 not employed or receiving a pension).

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive at the time of death.

**Survivor grant:** A lump sum of 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

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

### Administrative Organization

National Social Security and Insurance Trust (<http://www.nassitsl.org>) administers the program.

### Sickness and Maternity

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#### Regulatory Framework

No statutory benefits are provided.

Employers provide medical care for employees and their dependents through collective agreements.

### Work Injury

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#### Regulatory Framework

**First law:** 1939.

**Current law:** 1960 (workmen's compensation).

**Type of program:** Employer-liability system, normally involving compulsory insurance with a private carrier.

### Coverage

Employed persons.

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

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is financed through direct provision of benefits or the payment of insurance premiums.

**Government:** An approved annual contribution.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

66.7% of the insured's earnings is paid after a three-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, calculated according to the expected duration of entitlement.

### Permanent Disability Benefits

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 48 months of earnings is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A percentage of 56 months of earnings is paid, up to a maximum, according to 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 months of the deceased's earnings (minus any disability benefits paid) is paid to the deceased's dependents; a reduced benefit is paid if partially dependent on the insured.

**Funeral grant (if there are no other survivors):** A lump sum is paid to cover the cost of the burial, up to a maximum.

### ***Administrative Organization***

Ministry of Employment and Social Security is responsible for the program.

Employers may insure against liability with private insurance companies.

## South Africa

Exchange rate: US\$1.00 = 8.49 rand.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1928 (old age), 1936 (blindness), and 1946 (disability).

**Current law:** 2004 (social assistance).

**Type of program:** Social assistance system.

#### Coverage

Persons with limited means who are citizens of South Africa, permanent residents, or refugees residing in South Africa.

Exclusions: Persons confined to or cared for in state facilities.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

The government's contributions also finance medical benefits under Sickness and Maternity.

#### Qualifying Conditions

**Old-age grant (means-tested):** Age 60.

Means test: Annual income must be less than 47,400 rand for a single person or 94,800 rand for a couple, and assets must be no more than 792,000 rand for a single person or 1,584,000 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the old-age grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

**War veteran grant (means-tested):** Age 60 or disabled. Must be a war veteran of the First World War, the Second World War, or the Korean War.

Means test: Annual income must be less than 47,400 rand for a single person or 94,800 rand for a couple, and assets must be no more than 792,000 rand for a single person or 1,584,000 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the war veteran grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

**Disability grant (means-tested):** Aged 18 to 59 and assessed as temporarily disabled for more than six months. The disability must be confirmed by a medical assessment.

A disability grant is considered permanent if a citizen is assessed as medically disabled for more than 12 months.

Means test: Annual income must be less than 47,400 rand for a single person or 94,800 rand for a couple, and assets must be no more than 792,000 rand for a single person or 1,584,000 rand for a couple.

Constant-attendance allowance: Paid if the person receiving the disability grant requires the constant attendance of others to perform daily functions.

Beneficiaries may only receive one benefit at a time.

**Survivor benefits:** Benefits are provided under Unemployment.

#### Old-Age Benefits

**Old-age pension (means-tested):** Up to 1,200 rand a month is paid for a pensioner aged 60 to 74; 1,220 rand if aged 75 or older. The pension is reduced to 25% of the maximum amount if the pensioner resides in a care facility under contract to the state for more than three months.

Constant-attendance allowance: 280 rand a month is paid.

**War veteran grant (means-tested):** Up to 1,220 rand a month is paid.

Constant-attendance allowance: 280 rand a month is paid.

#### Permanent Disability Benefits

**Disability grant (means-tested):** Up to 1,200 rand a month is paid.

Constant-attendance allowance: 280 rand a month is paid.

#### Survivor Benefits

**Survivor benefits:** Benefits are provided under Unemployment.

#### Administrative Organization

South African Social Security Agency (<http://www.sassa.gov.za>) administers the program.

#### Sickness and Maternity

#### Regulatory Framework

**Current laws:** 2001 (unemployment insurance), implemented in 2002, and 2003 (health), implemented in 2004.

**Type of program:** Social assistance system. Medical benefits only.

Note: Cash sickness and maternity benefits are paid under unemployment insurance.

### Coverage

**Sickness and maternity benefits:** Eligible insured workers working more than 24 hours a month, unemployed persons, and workers with earnings reduced to no more than 33.3% of the regular wage.

Exclusions: Persons receiving a monthly state pension, any benefit from the work injury and occupational disease compensation fund, or any unemployment benefit.

**Medical benefits:** Old-age pensioners and disability pensioners.

### Source of Funds

#### Cash sickness and maternity benefits

*Insured person:* See source of funds under Unemployment.

*Self-employed person:* See source of funds under Unemployment.

*Employer:* See source of funds under Unemployment.

*Government:* See source of funds under Unemployment.

#### Medical benefits

*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 benefits:** Must be contributing to the Unemployment Insurance Fund and have accumulated sufficient credits before the illness occurs.

One credit equals one day of paid leave.

Absence from work must be a result of the illness for which the worker is receiving medical treatment.

**Cash maternity benefits:** Must be contributing to the Unemployment Insurance Fund and have accumulated sufficient credits before the expected date of childbirth or adoption.

One credit equals one day of paid leave.

Must apply within six months of the child's birth or adoption.

### Sickness and Maternity Benefits

**Sickness benefit:** 38% to 68% of average earnings in the last six months, depending on the insured's period of service, is paid. For every six completed days of employment, the insured is eligible for one additional day of benefits, up to 238 days in the four-year period before the date of application for the benefit.

**Maternity benefit:** 38% to 68% of average earnings in the last six months, depending on the insured's period of service, is paid for a total of 17 weeks (six weeks in the event of a miscarriage or a stillborn child). For every six completed days of employment, the insured is eligible for one additional day of benefits, up to 238 days in the four-year period before the date of application for the benefit.

The benefit is paid from 18 weeks before and up to eight weeks after the expected date of childbirth.

### Workers' Medical Benefits

All old-age pensioners and disability pensioners may receive subsidized medical care at provincial hospitals. Benefits include hospitalization and medicine.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

Department of Labour (<http://www.labour.gov.za>) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers cash benefits.

Department of Health (<http://www.doh.gov.za>) administers provincial hospitals.

### Work Injury

#### Regulatory Framework

**First law:** 1914.

**Current law:** 1993 (occupational injuries and diseases).

**Type of program:** Employer-liability system, involving compulsory insurance with a public carrier.

#### Coverage

Employed persons, including contract workers, casual employees, and certain military personnel.

Exclusions: Household workers, self-employed persons, volunteers, and certain military personnel.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The cost of the insurance premium which varies, depending on the industry and reported accident rate.

**Government:** None; contributes as an employer for government employees.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The employee must report the accident within 12 months.

**Occupational disease benefits:** Paid if the insured is diagnosed with an occupational disease as defined by law.

### **Temporary Disability Benefits**

If the insured is assessed with a total (100%) disability, 75% of the insured's 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 benefit is 2,430.75 rand a month.

The maximum benefit is 4,134.76 rand a week or 17,366.25 rand a month.

Partial disability: A percentage of the insured's 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 101,007 rand.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, up to 75% of the insured's earnings is paid.

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

The maximum earnings used to calculate benefits are 4,134.76 rand a week or 17,366.25 rand a month.

The minimum monthly benefit (based on a total disability) is 3,241 rand.

Partial disability: If the assessed degree of disability is 31% to 99%, a percentage of the full pension is paid according to the assessed degree of disability.

For an assessed degree of disability of up to 30%, a lump sum of 15 times the insured's monthly earnings is paid.

If the insured's monthly earnings are less than 3,241 rand, the benefit is calculated using monthly earnings of 3,241 rand.

The maximum earnings used to calculate benefits are 17,366.25 rand a month.

The minimum lump-sum partial disability benefit (based on a 30% disability) is 48,615 rand.

The maximum lump-sum partial disability benefit (based on a 30% disability) is 194,535 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 place of residence.

### **Survivor Benefits**

**Survivor pension:** 40% of the permanent total disability pension the deceased received or was entitled to receive is paid to a widow or to a widower with a permanent disability. A lump sum of two months of the permanent total disability pension the deceased received or was entitled to receive is also paid.

The pension does not cease on remarriage.

The maximum survivor pension is 6,946.50 rand a month.

**Orphan's pension:** 20% of the permanent total disability pension the deceased was entitled to receive is paid for each unmarried orphan younger than age 18 (extended for students; no age limit if disabled).

The maximum orphan's pension is 3,473 rand a month.

All survivor benefits combined must not exceed the permanent total disability pension the deceased received or was entitled to receive.

**Funeral grant:** Up to 13,050 rand is paid.

### **Administrative Organization**

Department of Labour (<http://www.labour.gov.za>) 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 employers' mutual association licensed by the Minister of Labour.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1937.

**Current laws:** 1966 (unemployment), implemented in 1967; 2001 (unemployment insurance); and 2002 (contributions).

**Type of program:** Social insurance system.

## Coverage

All employees working for more than 24 hours a month, including household and seasonal workers and employees in national and provincial governments.

Exclusions: Persons receiving any benefit from the work injury and occupational disease compensation fund.

Special system for civil servants.

## Source of Funds

**Insured person:** 1% of covered earnings.

The maximum earnings used to calculate contributions are 14,872 rand a month or 178,464 rand a year.

The insured person's contributions also finance cash sickness and maternity benefits.

**Self-employed person:** Not applicable.

**Employer:** 1% of the insured's covered earnings.

The maximum earnings used to calculate contributions are 14,872 rand a month or 178,464 rand a year.

The employer's contributions also finance cash sickness and maternity benefits.

**Government:** None.

## Qualifying Conditions

**Unemployment benefit:** Must be contributing to the Unemployment Insurance Fund and have accumulated sufficient credits before becoming unemployed.

One credit equals one day of paid leave.

Must be capable of and available for work and must register with and report to the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must not be the result of refusing suitable work or training. The unemployment benefit is paid after 14 days of unemployment.

**Survivor benefit:** Paid to an eligible 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, the benefit is paid to a dependent child younger than age 21 (age 25 if a student).

## Unemployment Benefits

**Unemployment benefit:** 38% to 68% of average earnings in the last six months, depending on the insured's period of service, is paid for up to eight months. For every six completed days of employment, the insured is eligible for one additional day of benefits, up to 238 days in the four-year period before the date of application for the benefit.

**Survivor benefit:** A lump sum is paid of up to eight months of the unemployment benefit the deceased received or was entitled to receive based on his or her period of service and previous earnings.

## Administrative Organization

Department of Labour (<http://www.labour.gov.za>) provides general supervision.

Unemployment Insurance Fund, managed by a bipartite board, local unemployment benefit committees, and claims officers, administers the program.

## Family Allowances

### Regulatory Framework

**Current law:** 2004 (social assistance).

**Type of program:** Social assistance system.

### Coverage

Low-income persons caring for children younger than age 18.

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:** Paid to a foster parent who is a citizen, permanent resident, or refugee residing in South Africa at the time of the application. There must be a court order indicating the foster care status of the child. The child must be aged 18 or younger (age 21 if a student) and remain in the care of the foster parent.

Beneficiaries may only receive one benefit at a time.

**Child support grant (means tested):** Paid to the primary caregiver of a child or children aged 18 or younger. The primary caregiver must be aged 16 or older and a citizen, permanent resident, or refugee residing in South Africa at the time of the application. The grant is paid for up to six children if they are not biologically related; otherwise, there is no limit.

Means test: Annual income must be less than 33,600 rand for a single person; 67,200 rand for a couple.

Beneficiaries are eligible to receive only one benefit at a time.

**Care dependency grant (means tested):** Paid to a parent, foster parent, or primary caregiver of a child aged 18 or younger 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

## South Africa

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confirmed by a medical assessment. The applicant and the child must reside in South Africa at the time of the application.

Means test: Annual income must be less than 144,000 rand for a single person; 288,000 rand for a couple.

Beneficiaries may only receive one benefit at a time; a foster parent may receive more than one benefit at a time.

*Social relief of distress (means tested)*: Temporary assistance is paid to certain vulnerable individuals or households.

Victims of a disaster may receive more than one benefit at a time.

### **Family Allowance Benefits**

*Foster child grant*: 770 rand a month is paid.

*Child support grant (means tested)*: 280 rand a month is paid for each eligible child.

*Care dependency grant (means tested)*: 1,200 rand a month is paid.

*Social relief of distress*: Paid monthly for up to three months; may be extended an additional three months.

### **Administrative Organization**

South African Social Security Agency (<http://www.sassa.gov.za>) administers the program.

## Sudan

Exchange rate: US\$1.00 = 5.90 pounds

### Old Age, Disability and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 1990 (Social Insurance Act), with 2004 amendment.

**Type of program:** Social insurance system.

#### Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special systems for civil servants and police and military personnel.

#### Source of Funds

**Insured person:** 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

**Self-employed person:** 25% of declared monthly income according to earnings classes ranging from 15,000 dinars to 200,000 dinars.

The self-employed person's contributions also finance work injury benefits.

**Employer:** 17% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 with at least 20 years of contributions.

**Old-age settlement:** Age 60 with less than 20 years of contributions; at any age if the insured resigns from work or is laid off.

**Disability pension:** Must be assessed with a permanent total disability, be younger than age 60, and have 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. There is no minimum qualifying period.

Eligible survivors include a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). If there is no surviving widow or child, the pension is paid to dependent brothers, sisters, and parents.

**Death grant:** Paid for the death of an insured person or pensioner. If there is no surviving widow(er), child, or parent, the benefit is paid to dependent brothers and sisters.

#### Old-Age Benefits

**Old-age pension:** 0.02% of the insured's average monthly earnings in the last three years before retirement is paid for each 12-month period of contributions.

The minimum pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before retirement.

The pension may be partially paid as a lump sum.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

**Old-age settlement:** 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is laid off.

#### Permanent Disability Benefits

**Disability pension:** 50% of the insured's average monthly earnings in the last three years before the disability began or 0.02% of the same earnings for each 12-month period of contributions (whichever is greater) is paid.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before the disability began.

#### Survivors Benefits

**Survivor's pension:** 50% of the deceased's average monthly earnings in the last three years before death or 2% of the same earnings for each 12-month period of contributions (whichever is greater) is paid. If there is more than one widow, the pension is split equally.

90% of the pension is paid to the widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

**Death grant:** A lump sum of 42 months of earnings is paid for the death of an insured person; 42 months of the old-age or disability pension if the deceased was a pensioner.

### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund (<http://www.nhif.gov.sd>) manages a special health insurance system for public-sector employees and insured pensioners.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1990 (Social Insurance Act).

**Type of program:** Social insurance system.

#### **Coverage**

Employed 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 civil servants and police and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** 2% of gross monthly payroll.

**Government:** None.

#### **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**

No statutory benefits are provided.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 80% of the insured's monthly average earnings in the three years before the disability began is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

**Partial disability:** If the insured is assessed with at least a 15% disability, a percentage of the full benefit is paid according to the assessed degree of disability.

### **Medical Benefits**

**Medical benefits:** No statutory benefits are provided.

### **Survivors Benefits**

**Survivor's pension:** The maximum pension is 80% of the deceased's average monthly earnings in the three years before death.

90% of the pension is paid to the eligible widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors include the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

**Death grant:** A lump sum of 42 months of earnings is paid for the death of an insured person or pensioner.

### **Administrative Organization**

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.

## Swaziland

Exchange rate: US\$1.00 = 8.49 lilangeni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1974 (provident fund) and 2005 (social assistance).

**Type of program:** Provident fund and social assistance system.

#### Coverage

**Provident fund:** Employed persons.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

**Social assistance:** All residents of Swaziland.

#### Source of Funds

##### Insured person

*Provident fund:* 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

*Social assistance:* None.

##### Self-employed person

*Provident fund:* Not applicable.

*Social assistance:* None.

##### Employer

*Provident fund:* 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,200 lilangeni.

*Social assistance:* None.

##### Government

*Provident fund:* None.

*Social assistance:* The total cost.

#### Qualifying Conditions

**Old-age benefit (provident fund):** Age 50 (age 45 if covered employment ceases, any age if emigrating permanently).

Retirement is not necessary.

**Old-age grant (social assistance):** Age 60 and assessed as needy.

**Disability benefit (provident fund):** Paid if the member is assessed with at least a permanent partial physical or mental disability.

**Survivor benefit (provident fund):** Paid to one or more dependents for the death of the fund member before retirement.

Eligible survivors include the spouse and, if there is no spouse other dependents or persons named by the fund member.

Benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age benefit (provident fund):** The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

**Old-age grant (social assistance):** 300 lilangeni is paid quarterly.

#### Permanent Disability Benefits

**Disability benefit (provident fund):** The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

#### Survivor Benefits

**Survivor benefit (provident fund):** The total employer and employee contributions plus at least 3% interest a year is paid as a lump sum, in installments, or converted to an annuity.

#### Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz>) provides general supervision for the provident fund program.

National Provident Fund (<http://www.snpf.co.sz>), managed by a tripartite board and a director, administers the provident fund program.

Social Welfare Department (<http://www.gov.sz>) administers the social assistance program.

#### Work Injury

##### Regulatory Framework

**First law:** 1963.

**Current law:** 1983.

**Type of program:** Employer-liability system, involving compulsory insurance with a private carrier.

### **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 is financed through the payment of insurance premiums.

**Government:** None.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

**Temporary disability benefit:** 75% of the insured's earnings is paid after a three-day waiting period until full recovery or certification of permanent disability. The benefit is paid for up to 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total disability, a lump sum of 54 times the insured's monthly earnings at the time of the accident is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a lump sum of 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

### **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 is paid of 48 times the deceased's monthly earnings at the time of the accident minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Eligible survivors include an unemployed widow(er), a disabled widow(er), and children; a reduced benefit is paid to other survivors who were partially dependent on the deceased.

**Funeral grant:** The employer pays up to 300 lilangeni for the funeral.

### **Administrative Organization**

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

Employers must insure the assessed liability with a private insurance company.

## Tanzania

Exchange rate: US\$1.00 = 1,580 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1964 (provident fund) and 1997 (social insurance), implemented in 1998.

**Type of program:** Social insurance system.

#### Coverage

All employed and self-employed persons.

Voluntary coverage is available.

#### Source of Funds

**Insured person:** 10% of gross salary; the voluntarily insured pay 20% of declared income but at least 20% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The insured person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

**Self-employed person:** 20% of declared income but at least 20% of the legal minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The self-employed person's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

**Employer:** 10% of gross payroll. The employer may contribute at a higher rate.

The employer pays contributions for insured women who receive maternity benefits.

The employer's contributions also finance cash maternity benefits, medical benefits, funeral grants, and work injury benefits.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of contributions.

Employment must cease.

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

Deferred pension: A deferred pension is possible. There is no maximum deferral period.

**Old-age grant:** Age 60 with less than 180 months of contributions.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least 180 months of contributions or 36 months of contributions, including at least 12 months in the 36 months immediately before the disability began.

A medical board of doctors appointed by the Ministry of Health assesses the disability. A medical examination may be required.

**Disability grant:** Paid if the insured is assessed with at least 66.7% loss of earning capacity but has less than 180 months of contributions.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) and children younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no surviving spouse or child, parents of the deceased may be eligible.

**Survivor grant:** The deceased was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and children younger than age 18 (age 21 if a full-time student, no limit if disabled). If there is no surviving spouse or child, parents of the deceased may be eligible.

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

**Funeral grant:** The insured had at least one month of contributions and was employed at the time of death. The grant is paid to the person who pays for the funeral.

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the best five of the last 10 years before retirement plus 1.5% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

A lump sum of 24 times the monthly pension is paid in the first month and a monthly pension thereafter.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 67.5% of the insured's monthly earnings used to calculate the pension.

**Early pension:** The pension is reduced by 0.5% of the insured's earnings used to calculate the pension for each 12-month period the pension is taken before age 60. The pension must be at least equal to the minimum pension.

**Deferred pension:** Calculated in the same way as the old-age pension.

The insured receives credit for previous contributions made to the National Provident Fund.

**Benefit adjustment:** The Board of the National Social Security Fund reviews benefits periodically and adjusts them according to the actuarial valuation of the fund and changes in the legal minimum wage.

**Old-age grant:** The grant is the average of the last sixty months of contributions before retirement times the number of months of contributions.

### **Permanent Disability Benefits**

**Disability pension:** 30% of the insured's average monthly earnings in the best five of the last 10 years before the disability began plus 1% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

The insured is credited with 1% of average monthly earnings for each year the disability began before the pensionable age.

A lump sum of 24 times the monthly pension is paid in the first month and a monthly pension thereafter.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight sectors.

The maximum pension is 67.5% of average monthly covered earnings.

The disability pension may be replaced by an old-age pension at age 60 if the value of the old-age pension is at least equal to the disability pension.

**Disability grant:** A lump sum is paid.

**Benefit adjustment:** The Board of the National Social Security Fund reviews benefits periodically and adjusts them according to the actuarial valuation of the fund and changes in the legal minimum wage.

### **Survivor Benefits**

**Spouse's pension:** 100% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) without dependent children; 40% if an orphan's benefit is also paid. If there is more than one widow, the pension is split equally.

The widow(er)'s pension is paid for two years if the widow(er) is younger than age 45 or does not have a dependent child younger than age 15 at the time of the insured's death.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 65,000 shillings to 350,000 shillings, according to eight industry sectors.

The maximum pension is 67.5% of average monthly covered earnings.

**Orphan's pension:** 60% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible children; 100% for full orphans.

**Parent's pension (if there are no other eligible survivors):** 100% of the old-age or disability pension the deceased received or was entitled to receive is paid.

A lump sum of 24 times the monthly pension is paid in the first month to each eligible survivor and a monthly pension thereafter.

**Survivor grant:** A lump sum of 12 months of the deceased's pension is paid.

**Funeral grant:** A lump sum ranging from 150,000 shillings to 600,000 shillings is paid, depending on the amount of monthly contributions.

**Benefit adjustment:** The Board of the National Social Security Fund reviews benefits periodically and adjusts them according to the actuarial valuation of the fund and changes in the legal minimum wage.

### **Administrative Organization**

Ministry of Labour and Employment (<http://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.

National Social Security Fund (<http://www.nssf.or.tz>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1997 (social insurance), implemented in 2005.

**Type of program:** Social insurance system. Cash maternity benefit and medical benefits only.

#### **Coverage**

All employed and self-employed persons.

Voluntary coverage is available. Old-age pensioners may make a voluntary contribution.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors. Old-age pensioners, 6% of the monthly pension.

**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 benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Must have at least 36 months of contributions including at least 12 months in the 36 months immediately before the expected date of childbirth. Cash maternity benefits are paid to an insured woman only once in each three-year period.

**Medical benefits:** Must have at least three months of contributions immediately before the medical problem began.

### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured woman's average daily wage in the six months before the 20th week of pregnancy is paid for up to 12 weeks in one or two parts: four weeks before and eight weeks after childbirth (four weeks after childbirth for a stillborn child). Maternity care is provided from the 24th week of pregnancy and ceases two days after childbirth; seven days after childbirth for a cesarean section; up to 12 weeks if prolonged care is necessary.

### Workers' Medical Benefits

Benefits include preventive and curative care, essential drugs, X-rays, laboratory tests, hospitalization, major and minor surgery. The National Social Security Fund Board of trustees may determine additional benefits.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the spouse and up to four of the insured's children younger than age 18 (age 21 if a full-time student).

### Administrative Organization

Ministry of Labour and Employment (<http://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.

National Social Security Fund (<http://www.nssf.or.tz>) administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1948.

**Current law:** 1997 (social insurance), implemented in 2002.

**Type of program:** Social insurance system.

#### Coverage

All 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

**Work injury benefits:** Must be registered with the National Social Security Fund and assessed with a work injury or an occupational disease by a medical board.

#### Temporary Disability Benefits

60% of the insured's average daily wage is paid for up to 26 weeks.

The insured's average daily wage is based on the insured's earnings in the six months before the month the disability began.

#### Permanent Disability Benefits

**Permanent disability benefit:** If the insured is assessed with a total disability, 70% of the insured's average monthly earnings is paid for up to seven years.

**Partial disability:** If the assessed degree of disability is less than 30%, a lump sum is paid.

The maximum partial disability benefit is 84 times the insured's average monthly earnings, according to the assessed degree of disability.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability benefit is paid.

### **Workers' Medical Benefits**

Benefits include medical, hospital, and nursing care; prostheses; and the cost of medicine, appliances, and transportation up to a maximum.

### **Survivor Benefits**

**Death benefit:** A lump sum of 60% of the deceased's average insurable monthly earnings is paid.

### **Administrative Organization**

Ministry of Labour and Employment (<http://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.

National Social Security Fund (<http://www.nssf.or.tz>) administers the program.

### **Unemployment**

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#### **Regulatory Framework**

No statutory benefits are provided.

The labor code requires employers to provide severance pay to employees with at least three months of continuous service.

## Togo

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968.

**Current law:** 2011.

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

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

Exclusions: Apprentices and students.

Special systems for civil servants and military personnel.

#### Source of Funds

**Insured person:** 4% of earnings; 16.5% of average monthly earnings in the last three months for voluntarily insured persons.

**Self-employed person:** 16.5% of declared earnings.

Informal sector workers contribute as self-employed persons.

**Employer:** 12.5% of gross payroll.

**Government:** None; contributes as an employer for public-sector salaried employees.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 15 years of contributions.

Early pension: Age 55.

The pension is payable abroad only under reciprocal agreement.

**Old-age lump sum:** Age 60 with at least 12 months of coverage but less than 15 years of contributions.

Employment must cease.

**Disability pension:** Must be assessed with at least a 66% loss of earning capacity and have at least 120 months of coverage, including six months of contributions in the year before the disability began.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is payable abroad only under reciprocal agreement.

**Survivor pension:** 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 at the time of death, married to the deceased for at least one year or who is pregnant or has a child with the deceased. A lump sum may be paid to a widow(er) younger than age 40.

The pension ceases on remarriage.

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

The pension is payable abroad only under reciprocal agreement.

**Survivor lump sum:** The deceased did not qualify for an old-age or disability pension and had less than 180 months of coverage but had at least six months of coverage.

Eligible survivors may receive the survivor lump sum in addition to family allowances.

#### Old-Age Benefits

**Old-age pension:** 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pensions is paid.

Early pension: The pension is reduced by 5% for each year a claim is made before age 60.

**Old-age lump sum:** A lump sum of one month of the insured's average monthly earnings in the last five years is paid for each year of coverage.

#### Permanent Disability Benefits

**Disability pension:** 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

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

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

## Togo

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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 nonwork injury disability pension that exceeds this amount.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

**Survivor pension:** 50% of the monthly pension the deceased received or was entitled to receive at the time of death is paid to an eligible widow(er). If there is more than one widow, the pension is split equally. Widow(er)s younger than age 40 are entitled to a lump sum of four years of the pension.

**Orphan's pension:** 25% of the monthly pension the deceased received or was entitled to receive at the time of death is paid to each eligible orphan; 40% to each full orphan.

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

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive at the time of death.

The insured 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.

**Survivor lump sum:** A lump sum of one month of the pension the deceased was entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the pension is split equally.

### **Administrative Organization**

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

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2011.

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

### **Coverage**

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special systems for civil servants and military personnel.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Family Allowances.

**Employer:** See source of funds under Family Allowances.

**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 under 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:** 100% of the insured's average daily wage in the last three months is paid (the employer pays 50% of the benefit) 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.

### **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.)

### **Administrative Organization**

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

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

## Work Injury

### Regulatory Framework

**First law:** 1964.

**Current law:** 2011.

**Type of program:** Social insurance system.

### Coverage

Employed persons, including agricultural salaried workers, household workers, self-employed persons, 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 declared earnings.

**Employer:** 2% of gross payroll.

**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

66.7% of the insured's average daily wage in the last three months is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit is paid monthly.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average earnings in the three months before the disability began is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed disability is less than 15%, a lump sum is paid.

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

After five years of pension payments, the benefit may be partially converted to a lump sum.

The insured may also receive disability benefits under the old-age, disability, and survivors program. 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 work injury permanent disability pension in addition to the old-age pension 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 six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to 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; transportation; and rehabilitation.

### Survivor Benefits

**Survivor pension:** 50% of the deceased's average earnings in the three months before the date of the accident 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(er), the pension is split equally.

The pension ceases on remarriage.

**Orphan's pension:** 40% of the deceased's average earnings in the three months before the disability began is paid to orphans younger than age 16 (age 21 if an apprentice, a student, or disabled).

**Dependent parent's and grandparent's pension:** 10% of the deceased's average earnings in the three months before the disability began is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 100% of the deceased's total permanent disability pension.

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

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.

**Funeral grant:** A lump sum of 30 days of the deceased's average earnings in the three months before the disability began is paid.

### **Administrative Organization**

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

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

Employers must be insured with the National Social Security Fund against liability.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2011.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons, agricultural salaried workers, household workers, casual or temporary workers, self-employed persons and informal sector workers.

Special scheme for civil servants and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** 3% of declared earnings.

**Employer:** 3% of gross payroll.

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

**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 21 if a student or disabled). 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.

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 amount is paid.

**Prenatal allowance:** The woman must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child, up to four; if a child is no longer eligible or dies, the benefit may be paid for up to two additional children. The benefits are paid every three months.

**Prenatal allowance:** 2,000 CFA francs a month is paid

### **Administrative Organization**

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

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

Employers may pay benefits directly to their employees.

## Tunisia

Exchange rate: US\$1.00 = 1.55 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current laws:** 1960 (nonagricultural workers), implemented in 1974; and 1995 (self-employed).

**Type of program:** Social insurance system.

#### Coverage

Private-sector employees from non-agricultural sectors.

Voluntary coverage for Tunisian workers 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, self-employed persons, household workers, artists, and certain categories of fishermen and low-income earners.

#### Source of Funds

**Insured person:** 4.74% of gross earnings.

Contributions are paid quarterly.

The insured person's contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance (see Sickness and Maternity).

**Self-employed person:** Not applicable.

**Employer:** 7.76% of gross payroll.

Contributions are paid quarterly.

The employer's contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance (see Sickness and Maternity).

**Government:** None; subsidizes to enhance economic activity in low-income areas and to encourage the employment of young graduates, persons with disabilities, and other categories of workers.

Government contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance (see Sickness and Maternity).

#### Qualifying Conditions

**Old-age pension:** 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.

Employment must cease.

**Early pension:** Age 55 with at least 360 months of contributions.

**Partial pension:** The insured must have 60 to 119 months of contributions.

**Disability pension:** Must be assessed with at least a 66.7% permanent loss of earning capacity and have at least 60 months of contributions.

Employment must cease.

A medical commission assesses the degree of disability annually until the insured reaches age 55.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** The insured was a pensioner at the time of death or had at least 60 months of contributions.

Eligible survivors include the widow(er) and children 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).

**Death grant:** At least 50 days of employment in the last two quarters or 80 days in the last four quarters before death. No requirements if the death was the result of an accident.

**Death allowance:** Paid to the insured for the death of a spouse or dependent child. The insured must have had at least 50 days of employment in the last two quarters or 80 days of employment in the last four quarters.

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average earnings in the 10 years before retirement plus 0.5% of average earnings for each three-month period of contributions exceeding 120 months is paid.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of the insured's average earnings. Average earnings cannot exceed six times the legal monthly minimum wage.

**Early pension:** The pension is reduced by 0.5% for each quarter that the pension is taken before age 60.

**Partial pension:** A reduced pension is paid according to the number of quarters of contributions.

If the insured has less than 60 months of contributions at retirement, a lump sum of the value of the insured's contributions is paid.

## Tunisia

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The minimum partial pension is 50% of the legal monthly minimum wage. The legal monthly minimum wage is 290.20 dinars.

The pension is paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's average earnings in the last 10 years before the disability began plus 0.5% of average earnings for each three-month period of contributions exceeding 180 months is paid.

The minimum pension is 66.7% of the legal monthly minimum wage.

The maximum pension is 80% of average earnings, up to six times the legal monthly minimum wage.

The legal monthly minimum wage is 290.20 dinars.

Constant-attendance supplement: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage.

### **Survivor Benefits**

**Survivor 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.

The pension ceases if the surviving spouse remarries before age 55.

**Orphan's pension:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for one orphan or 50% for two or more orphans; 30% for one full orphan, 60% for two full orphans, 90% for three full orphans, or 100% for four or more full orphans.

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

Benefits are paid monthly.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage.

**Death grant:** A lump sum of 12 times the deceased's monthly average earnings in the three or five years (whichever is greater) immediately prior to death plus one month of average earnings for each year of contributions, up to 18 months of earnings, is paid. The death grant is reduced to 50% for the death of a pensioner if the death occurs before age 70; 40%, 30%, 20%, or 10% if death occurs at age 70, age 75, age 80, or age 85, respectively. The average monthly earnings must not be more than six times the legal monthly minimum wage.

The legal monthly minimum wage is 290.20 dinars.

The minimum death grant is the legal annual minimum wage.

The legal annual minimum wage is 3,482.40 dinars.

Dependent child's supplement: A lump sum of 10% of the death grant is paid for each dependent child.

**Death allowance:** A lump sum of 10 to 90 days of the insured's sickness benefit is paid for the death of a dependent spouse or child. The daily sickness benefit is 66.7% of the insured's average daily earnings, up to twice the daily minimum wage.

### **Administrative Organization**

Ministry of Social Affairs (<http://www.social.tn>) provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 1960 and 2004.

**Type of program:** Social insurance system.

#### **Coverage**

**Cash and medical benefits:** Private- and public-sector employees, self-employed persons, artists, and fishermen.

Special systems for civil servants, members of parliament, and military personnel.

**Medical benefits only:** Pensioners, interns, students, household workers, and construction workers.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

#### **Source of Funds**

**Insured person:** 3.17% of gross earnings; 4% for pensioners.

Contributions are paid quarterly.

The insured person's contributions finance all sickness and maternity benefits except parental leave (see Family Allowances).

**Self-employed person:** 7.71% of gross earnings.

**Employer:** 5.08% of gross payroll.

Contributions are paid quarterly.

The employer's contributions finance all sickness and maternity benefits except parental leave (see Family Allowances).

**Government:** None.

### **Qualifying Conditions**

**Cash sickness and medical benefits:** Must have at least 50 days of covered employment in the last two quarters or 80 days of insured employment in the last four quarters. 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.

**Cash maternity benefits:** Must have at least 80 days of insured employment in the last four quarters.

**Parental leave:** Paid within the first seven days after childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 66.7% of the insured's average daily wage is paid after a five-day waiting period for up to 180 days a year for the first three years; 50% of the insured's average daily wage for up to 180 days a year for each subsequent year. Benefits are paid every two weeks.

The average daily wage used to calculate benefits is based on the insured's highest quarter of earnings in the last four quarters before the incapacity began. The average daily wage cannot exceed twice the legal daily minimum wage.

The legal daily minimum wage is 9,673 dinars.

There is no waiting period or limit to duration for hospitalization, recognized long-term illnesses, or for an incapacity that is the result of a non-work-related accident.

**Maternity benefit:** 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. Benefits are paid monthly.

The average daily wage used to calculate benefits is based on the insured's highest quarter of earnings in the last four quarters before the claim to benefits. The average daily wage cannot exceed twice the legal daily minimum wage.

**Parental leave:** A lump sum of the insured's average daily wage, calculated using the insured's last quarter earnings, is paid.

### **Workers' Medical Benefits**

Insured persons can choose from three 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 who is chosen by the insured person 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 is based on a schedule in law. The insured person'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.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **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.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1921.

**Current law:** 1994 (work injury).

**Type of program:** Social insurance system.

#### **Coverage**

All salaried employees, including casual, temporary, and household workers; members of cooperatives; fisherman; apprentices; and students.

Voluntary coverage for self-employed persons and artists.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Voluntary contributions.

**Employer:** 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk. (The contribution rate may be reduced, depending on the employer's reported accident rate.)

Contributions are paid quarterly.

**Government:** None; contributes as an employer.

#### **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**

66.7% of the insured's highest average daily wage in the highest quarter of the last 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 average daily wage used to calculate benefits is the legal daily minimum wage.

The legal daily minimum wage is 9,673 dinars.

### **Permanent Disability Benefits**

**Permanent disability pension:** The benefit is the insured's annual earnings multiplied by 0.5 times the assessed degree of disability from 15% and 50% and by 1.5 times for the portion greater than 50%.

The annual earnings used to calculate benefits are four times the insured's highest quarterly salary in the last four quarters before the disability began. The annual earnings used to calculate benefits are six times the legal annual minimum wage. The legal annual minimum wage is 3,482.40 dinars.

The minimum pension is the legal monthly minimum wage. The legal monthly minimum wage is 290.20 dinars.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 25% of the insured's annual earnings used to calculate benefits is paid.

The permanent disability pension can be paid as a lump sum after 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.

All benefits combined must not exceed the value of the insured's annual earnings used to calculate the higher of the pensions.

**Benefit adjustment:** Benefits are adjusted by decree according to 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:** 50% of the insured's annual earnings used to calculate the deceased's permanent disability pension is paid to a widow(er) without children; 40% with one or more children.

The pension ceases on remarriage.

**Orphan's pension:** 20% of the insured's annual earnings used to calculate the deceased's permanent disability pension is paid for one 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.

Orphans must be 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 child, 20% of the insured's annual earnings used to calculate the deceased's permanent disability pension 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 last four quarters before the death occurs. The annual earnings used to calculate benefits must not exceed six times the legal annual minimum wage.

The legal annual minimum wage is 3,482.40 dinars.

All survivor benefits combined must not exceed 80% of the deceased's earnings.

**Benefit adjustment:** Benefits are adjusted by decree according to changes in wages.

**Funeral grant:** One month of the deceased's earnings is paid to eligible survivors.

The maximum grant is the legal monthly minimum wage.

The legal monthly minimum wage is 290.20 dinars.

### **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.

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## **Unemployment**

### **Regulatory Framework**

**First law:** 1982.

**Current law:** 1996 (workers' social protection), implemented in 1997.

**Type of program:** Social assistance system.

### **Coverage**

All nonagricultural salaried employees.

**Exclusions:** Self-employed persons, agricultural workers, and household workers.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** None.

**Government:** None.

National Social Security Fund finances the cost of all unemployment benefits according to available resources.

### **Qualifying Conditions**

**Unemployment benefits:** Must have at least 12 quarters of contributions, be involuntarily unemployed, ineligible for an old-age pension or a disability pension, and registered at an employment office.

### **Unemployment Benefits**

One month of the insured's salary, up to the legal monthly minimum wage is paid for up to 12 months.

The legal monthly minimum wage is 290.20 dinars.

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.nat.tn>) administers the program through regional offices.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1944.

**Current laws:** 1960, 1980 (family supplement), and 1994 (nursery school fees).

**Type of program:** Employment-related system.

#### **Coverage**

Private-sector employees, including casual and temporary workers; fishermen; members of agricultural cooperatives; employees of farms with 30 or more workers; students younger than age 28; and trainees of any age.

Exclusions: Self-employed persons, household workers, and employees of farms with less than 30 workers.

Special system for civil servants and military personnel.

#### **Source of Funds**

**Insured person:** 0.89% of gross earnings.

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 payroll.

Contributions are paid quarterly.

The employer's contributions also finance parental leave (see Sickness and Maternity).

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be 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). Allowances are paid for up to three children.

**Family supplements:** Paid to families with a nonworking spouse. The children must be eligible for family allowances.

**Nursery school fees (means-tested):** Paid to working mothers with monthly earnings of less than 2.5 times the legal minimum monthly wage based on a working week of 48 hours. The child must be aged 2 months to 36 months and eligible for family allowances.

The legal monthly minimum wage is 290.20 dinars.

### **Family Allowance Benefits**

**Family allowances:** 18% of the insured's earnings is paid for the first child, 16% for the second, and 14% for the third. The allowances are paid quarterly.

The maximum earnings used to calculate benefits are 122 dinars a quarter.

**Family supplements:** 9.37 dinars is paid for the first child, 18.75 dinars for two children, and 23.47 dinars for three children.

**Nursery school fees (means-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.cnss.nat.tn>) administers the program through regional offices.

## Uganda

Exchange rate: US\$1.00 = 2,686 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1967.

**Current laws:** 1985 (social security fund) and 2011 (retirement benefit authority).

**Type of program:** Provident fund system.

Note: The Retirement Benefits Authority (RBA), a new independent regulatory authority, has begun licensing private pension plans, the first phase of a new pension system. Once the new system is fully operational, workers will be able to choose between the existing National Social Security Fund and other approved plans.

#### Coverage

Persons employed in firms with five or more workers, including temporary employees.

Voluntary coverage is available.

Exclusions: Self-employed persons.

Special systems for public-sector employees, military and prison personnel.

#### Source of Funds

**Insured person:** 5% of gross monthly earnings.

**Self-employed person:** Not applicable.

**Employer:** 10% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Age 55; age 50 if employment ceased at least a year before the time of the claim.

Drawdown payments: Withdrawal of contributions and interest is permitted before retirement if covered by an alternative retirement income plan or if permanently emigrating.

**Disability benefit:** The fund member must have a permanent total disability for any work that he or she was able to perform before the disability began or a permanent partial disability that prevents the worker from earning a reasonable living.

**Survivor benefit:** Paid for the death of the fund member before retirement.

Eligible survivors (in order of priority) include the surviving spouse and dependent children; parents and brothers; grandparents 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 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:** A lump sum of total employee and employer contributions plus 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:** A lump sum of total employee and employer contributions plus interest is paid. If the benefit is paid to the person who pays for the funeral, the cost of the funeral is reimbursed up to 5,000 shillings.

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 (<http://www.finance.go.ug>) provides general supervision.

National Social Security Fund (<http://www.nssfug.org>), managed by a tripartite board, administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1946.

**Current law:** 2000 (workers' compensation).

**Type of program:** Employer-liability system, involving compulsory insurance with a specific insurer.

#### Coverage

Employed persons, including government employees.

Exclusions: Active military personnel and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost is normally met through insurance premiums.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** The insured must have a permanent incapacity or an incapacity lasting at least three consecutive days that results in the loss of earnings.

### **Temporary Disability Benefits**

The benefit is paid periodically or as 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 subject to a medical examination.

### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured has a total disability, a lump sum of 60 months of earnings is paid, up to a maximum.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 25% of the lump-sum benefit (but not less than a predetermined minimum) is paid.

**Partial disability:** A percentage of the full benefit is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and nursing care; hospitalization; and medicine.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months of earnings is paid, up to a maximum, minus 50% of the value of any disability benefits paid to the insured for the same accident before his or her death.

The full benefit is paid to fully dependent survivors; if there are no other dependent survivors, the employer pays any expenses related to medical care provided to the deceased and the cost of the funeral.

### **Administrative Organization**

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug>) enforces the law, approves settlements, and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

## Zambia

Exchange rate: US\$1.00 = 5,185 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 in urban areas, apprentices, and all 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 some categories of informal-sector workers who were previously covered for at least 60 months.

Exclusions: Military personnel.

Special system for employees of the national public service and local authorities who began work before February 1, 2000.

#### Source of Funds

**Insured person:** 5% of gross earnings; 10% of gross earnings for the voluntarily insured.

The maximum monthly earnings used to calculate contributions are 13,392.90 kwacha.

**Self-employed person:** 10% of covered earnings for the voluntarily insured.

The maximum monthly earnings used to calculate contributions are 13,392.90 kwacha.

**Employer:** 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 13,392.90 kwacha.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 55 with at least 180 months of contributions.

Employment must cease.

Early pension: Age 50 with at least 180 months of contributions.

Employment must cease.

**Retirement lump sum:** Age 55 with less than 180 months of contributions.

All old-age benefits are payable abroad only under reciprocal agreement.

**Disability pension:** Must be assessed as permanently incapable of any work as the result of a physical or mental disability and have at least 60 months of contributions, including at least 12 in the 36 months before the disability began.

A medical board appointed by the Minister of Labor and Social Security assesses the disability.

**Disability lump sum:** Must be assessed as physically or mentally disabled and younger than the pensionable age with less than 60 months of contributions.

Benefits are payable abroad only under reciprocal agreement.

**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 the spouse and children younger than age 18 (age 25 if a student, no limit if disabled).

A surviving spouse caring for one or more of the deceased's children is eligible for a pension until death or remarriage.

If the surviving spouse is younger than age 45 and does not have children with the deceased, a reduced pension is paid for two years.

**Survivors' lump sum:** The deceased was not entitled to receive the old-age or disability pension, had less than 60 months of contributions, and was eligible for the old-age or disability lump sum.

**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.

Benefits are payable abroad only under reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** The insured's average adjusted monthly earnings multiplied by the number of months of contributions is paid.

The minimum monthly pension is 20% of national average monthly earnings.

The maximum monthly 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.

Benefit adjustment: Benefits are adjusted annually according to changes in national average earnings.

**Retirement lump sum:** A lump sum of the total adjusted contributions from the insured and the employer plus accrued interest is paid.

### **Permanent Disability Benefits**

**Disability pension:** The insured's monthly calculated old-age pension or the minimum pension (whichever is greater) is paid plus compensation for lost years of work due to disability. The insured is credited with 1.5% of indexed monthly earnings for each year of work lost from the time the disability began until pensionable age.

The minimum monthly pension is 20% of national average monthly earnings.

**Disability lump sum:** A lump sum of the total adjusted contributions from the insured and the employer 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 of pensionable age at the time of death, the disability pension, calculated using the date of death as the date of onset of disability, is paid.

When there is more than one eligible survivor, the pension is split according to a schedule in law.

**Survivors' lump sum:** The old-age or disability lump sum the insured was entitled to receive is paid.

**Funeral grant:** A lump sum of 10 times the minimum pension is paid to the survivor; if there is no survivor, the grant is paid to the person who paid for the funeral.

### **Administrative Organization**

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

National Pension Scheme Authority (<http://www.napsa.co.zm>), managed by a tripartite board of trustees and a director general, administers the program through two regional offices and 23 district offices.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1973.

**Current law:** 1994.

**Type of program:** Medical benefits only.

No statutory cash benefits are provided.

#### **Coverage**

**Cash sickness and maternity benefits:** No statutory benefits are provided.

**Medical benefits:** All resident citizens of Zambia.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** Most of the cost of medical benefits.

#### **Qualifying Conditions**

**Cash sickness and maternity benefits:** No statutory benefits are provided.

**Medical benefits:** Must be a resident citizen of Zambia.

#### **Sickness and Maternity Benefits**

**Cash sickness and maternity benefits:** No statutory benefits are provided.

#### **Workers' Medical Benefits**

**Medical benefits:** 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 for dependents:** 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.

#### **Administrative Organization**

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

### **Work Injury**

#### **Regulatory Framework**

**First laws:** 1929 (employer liability), 1950 (pneumoconiosis act), and 1963 (compulsory insurance).

**Current law:** 1994 (workers' compensation).

**Type of program:** Employer-liability system, involving compulsory insurance with a public carrier.

#### **Coverage**

Employed persons, including casual workers, household workers, and apprentices; self-employed; and public-sector employees not covered under the special system for public-sector employees.

Special system for public-sector employees.

### **Source of Funds**

**Insured Person:** None.

**Self Employed Person:** None.

**Employer:** Pays the total cost. Contribution amounts vary according to the assessed degree of risk.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

**Temporary disability benefits:** If the insured is assessed with a degree of disability of 10% or less, 50% of monthly covered earnings is paid for up to 24 months. Medical certification is necessary.

The maximum monthly earnings used to calculate benefits are 800.00 kwacha.

The minimum and maximum benefits vary according to the assessed degree of disability.

A government institution or private clinic assesses the degree of disability.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, 50% of covered monthly earnings when the disability began is paid.

The maximum monthly earnings used to calculate benefits are 800.00 kwacha.

Constant-attendance allowance: Paid if the insured is assessed with a total disability and requires the constant attendance of others to perform daily functions.

Partial disability: If the insured is assessed with more than a 10% degree of disability, 50% of covered monthly earnings when the disability began multiplied by the assessed degree of disability is paid. For 10% or less 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 occupational diseases 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 according to 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**

**Spouse's pension:** 80% of the disability pension the deceased received or was entitled to receive is paid monthly to a widow(er).

Remarriage settlement: The spouse's pension ceases on remarriage and a lump sum of 24 months of pension is paid.

**Orphan's pension:** 15% of the disability pension the deceased received or was entitled to receive is paid for the first orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) younger than age 18. The monthly pension is paid for up to eight orphans.

**Other eligible survivors:** If there is no surviving widow(er) or child, an amount is paid to other eligible dependent survivors according to their degree of dependency on the deceased.

Benefits Adjustment: Benefits are adjusted periodically.

**Funeral Grant:** Funeral expenses are paid for workers who die while working.

### **Administrative Organization**

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

Workers' Compensation Fund Control Board (<http://www.workers.com.zm>), managed by a board and a commissioner, administers contributions and benefits.

## Zimbabwe

Exchange rate: Currency is the US dollar (US\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1993.

**Current laws:** 1995, 1998, 2001, 2002, 2003, 2008, 2009, and 2010.

**Type of program:** Social insurance system.

Note: Under the 1998 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons incapable of work and to persons aged 65 or older or with a disability.

#### Coverage

All residents of Zimbabwe.

Exclusions: Self-employed persons and household workers.

#### Source of Funds

**Insured person:** 3.5% of monthly insurable earnings (June 2013).

**Self-employed person:** Not applicable.

**Employer:** 3.5% of monthly payroll (June 2013).

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if in arduous employment) with at least 10 years of contributions.

Deferred pension: The pension may be deferred up to age 65.

**Retirement grant:** Age 60 (age 55 if in arduous employment) with more than one year but less than 10 years of contributions.

**Disability pension:** Must be younger than age 60, be assessed with a disability and a permanent incapacity for work, and have at least one year of contributions. A medical doctor assesses the disability.

**Disability grant:** Must be younger than age 60, be assessed with a disability and a permanent incapacity for work, and have 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 the widow(er), children 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 the legal guardian.

**Survivor grant:** The deceased received or was entitled to receive a retirement or disability grant.

Eligible survivors (in order of priority) include the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

**Funeral grant:** The deceased must have had at least one year of contributions and the death must not be work-related.

#### Old-Age Benefits

**Old-age pension:** The 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 pension is \$60 (August 2013).

**Retirement grant:** A lump sum of 8.33% of the insured's annual insurable earnings immediately before retirement multiplied by the number of years of contributions (including credited periods) is paid.

#### Permanent Disability Benefits

**Disability pension:** For a contribution period of one to 10 years, the pension is 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions. For a contribution period exceeding 10 years, the pension is 1.33% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods) up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is \$30 (August 2013).

**Disability grant:** A lump sum of 8.33% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) 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 a widow(er) and children up to age 18 (age 25 if a student, no limit if disabled). If there is no widow(er) or surviving

child, 12% is paid to the deceased's parents. If there is more than one eligible widow(er), the benefit is split equally.

**Survivor grant:** A lump sum of 40% of the retirement or disability grant the deceased received or was entitled to receive is paid to a widow(er) and children up to age 18 (age 25 if a student, no limit if disabled). 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.

If there is more than one eligible widow(er), the benefit is split equally.

**Funeral grant:** A lump sum of \$300 is paid to the person who paid for the funeral (August 2013).

### **Administrative Organization**

Ministry of Labor and Social Services (<http://www.mlass.gov.zw>) provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit of 100% of wages for at least 21 days before and 77 days after the expected date of childbirth.

A health care program provides free primary health care for low-paid workers.

Government and mission hospitals serve rural areas; government and private hospitals and doctors serve urban areas.

#### **Work Injury**

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#### **Regulatory Framework**

**Current laws:** 1990, 1998, 2008, and 2011.

**Type of program:** Employer-liability system.

#### **Coverage**

All employed persons in the private sector, local authorities, parastatals and nongovernmental organizations.

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 for employees is financed through insurance premiums based on monthly earnings.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

**Temporary disability benefit:** 100% of the insured's monthly covered earnings is paid for the first 30 days; thereafter, 51% of monthly earnings.

The benefit is paid for up to 18 months.

Child's supplement: 12.5% of the insured's benefit is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

#### **Permanent Disability Benefits**

**Permanent disability pension:** Must have an assessed degree of disability greater than 30%. If the insured's pension is less than \$30 a month, a lump sum is paid.

Child's supplement: 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

Partial disability: A lump sum is paid if the insured has an assessed degree of disability of 30% or less.

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 old-age or 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 pension is \$20.00.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 24 months of pension is paid.

Child's supplement: Paid until the child is age 19 or is self-supporting, whichever is earlier. The first child receives 12.5% of the insured's pension; 5% each for the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

The child's supplement continues if the surviving spouse remarries.

**Dependent's allowance:** Paid to dependent parents, brothers, and sisters for the death of an unmarried worker.

**Funeral grant:** A lump sum of \$200 is paid for a work-related death.

### ***Administrative Organization***

Ministry of Labor and Social Services (<http://www.mlass.gov.zw>) provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.