

Chad

Exchange rate: US\$1.00 = 621.73 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; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 180 months of coverage.

Employment must cease.

Old-age settlement: Age 60 with less than 180 months of coverage.

Disability pension: Must be assessed with at least a 66.7% loss of earning capacity and have been registered with the fund for at least five years, 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.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and

pregnant, disabled, or caring for a child; 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 upon remarriage.

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

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 who was married to the deceased for at least one year and pregnant, disabled, or caring for a child; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

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 claimed before the normal retirement age. At the normal retirement age, the insured is entitled to the full old-age pension.

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

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

Old-age settlement: A lump sum of one month of the insured's earnings in the last three or five years, whichever is greater, 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, up to 80%, 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.

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

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

The national monthly minimum wage is 59,995 CFA francs.

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

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid. If there is more than one eligible widow, the pension is split equally.

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

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

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

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

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

Administrative Organization

Ministry of Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1966 (social insurance) and 1996 (labor code).

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

Coverage

Social insurance: Employed women and spouses of employed men.

Exclusions: Self-employed persons.

Employer liability: Employed persons.

Exclusions: Self-employed persons, civil servants, public-sector workers, magistrates, and military personnel.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: Subsidizes the program.

Employer liability: None.

Qualifying Conditions

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

Cash maternity benefits (social insurance): There is no minimum qualifying period.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

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

Sickness and Maternity Benefits

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

Maternity benefit (social insurance): 50% 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 for up to three weeks if there are complications arising from pregnancy or childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

No statutory social insurance benefits are provided.

National Health Insurance Fund provides some health services.

The Labor Code (1996) requires employers to pay for the medical costs relating to childbirth that are not covered by the National Social Insurance Fund.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1966 (social insurance), 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

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 earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total (100%) 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 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%. For a loss of working capacity of less than 10%, a lump sum is paid.

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

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

The national monthly minimum wage is 59,995 CFA francs.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 40% of the permanent disability 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. The insured may choose to receive up to 25% of the pension as a lump sum.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly.

The spouse's pension ceases upon remarriage.

Orphan's pension: 15% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

Other dependents' pension: 10% of the permanent disability pension the deceased received or was entitled to receive is paid quarterly to each dependent relative, up to a total of 30%.

The maximum combined survivor benefit is 85% of the deceased's average monthly or annual earnings used to calculate the permanent disability pension.

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

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

Administrative Organization

Ministry of Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.

Unemployment

Regulatory Framework

Under the labor code (1996), employers are required to provide severance pay to a dismissed employee who was employed for at least two years with no serious misconduct. The amount is a percentage of the insured's gross monthly salary for each year of service according to the length of service: 25% a year is paid for two to five years; 30% for five to 10 years; 35% for more than 10 years.

Employers are also required to pay compensation to an employee dismissed due to an assessed work injury or occupational disease who was employed for at least one year. The payment is a percentage of gross monthly salary for each year of service according to the length of service: 30% a year is paid for two to five years; 35% for five to 10 years; 40% for more than 10 years.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1966 (social insurance) and 1996 (labor code).

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: 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 allowance: Paid for children 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.

Prenatal allowance: Paid for women who undergo regularly prescribed medical examinations during pregnancy. The birth must be medically supervised.

Birth grant: Paid for the first three births of the first marriage.

Family Allowance Benefits

Family allowance: 2,000 CFA francs a month is paid for each eligible child.

Prenatal allowance: A lump sum of 18,000 CFA francs is paid for each birth.

Birth grant: A lump sum of 20,000 CFA francs is paid for each of the first three births.

Administrative Organization

Ministry of Public Affairs, Employment, and Social Dialogue provides general supervision.

National Social Insurance Fund administers the program.