

Togo

Exchange rate: US\$1.00 = 625.14 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 2011 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector salaried employees, salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Voluntary coverage for persons 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 the voluntarily insured.

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 coverage.

Early pension: Age 55 with at least 15 years of coverage.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Old-age grant: Age 60 with at least 12 months of coverage but less than 15 years of contributions.

Employment must cease.

Disability pension: Must be younger than the normal retirement age, 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.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

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

The pension is payable abroad under reciprocal agreement.

Disability grant: Must be younger than the normal retirement age, assessed with at least a 66% loss of earning capacity, and not meet the contribution requirements for the disability pension.

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 who was married to the deceased for at least one year, had a child with the deceased, or was pregnant at the time of the deceased's death; and dependent children up to age 16 (age 21 if a student or disabled). A lump sum may be paid to a widow(er) younger than age 40.

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

An orphan receiving a survivor pension may not receive family allowances at the same time.

The pension is payable abroad under reciprocal agreement.

Survivor grant: The deceased did not qualify for an old-age or disability pension and had at least six months of coverage but less than 180 months.

Eligible survivors include a widow(er) or surviving children if there is no widow(er).

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% of average monthly earnings for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the five years before retirement.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pension(s) is paid.

Early pension: The old-age pension is reduced by 5% for each year a claim is made before the normal retirement age.

Old-age grant: A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of contributions is paid.

Permanent Disability Benefits

Disability pension: 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the five years before the disability began.

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

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

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the non-work injury disability pension that exceeds this amount.

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

Disability grant: A lump sum of three times the annual disability pension the insured would have been entitled to receive with 180 months of coverage is paid.

If the insured has less than five years of coverage, the total annual disability pension is calculated using average monthly earnings during the entire period of coverage.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old age or disability pension the deceased received or was entitled to receive is paid to an eligible widow(er). If there is more than one widow, the pension is split equally. A lump sum of four years of the deceased's pension is paid to widow(er)s younger than age 40.

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

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

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

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

Survivor grant: 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, the pension is split equally.

Administrative Organization

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

National Social Security Fund (<http://www.cnsstogo.tg/>), managed by a tripartite council and a director, administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 2006 (labor code) and 2011 (social security).

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

Coverage

Social insurance: Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special systems for civil servants and military personnel.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: See source of funds under Family Allowances.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer (see source of funds under Family Allowances).

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits (employer liability): The labor code requires employers to provide paid sick leave.

Cash maternity benefits (employer liability and social insurance): Must have at least 12 months of coverage before the expected date of childbirth.

Cash maternity benefits are payable abroad under reciprocal agreement.

Sickness and Maternity Benefits

Sickness benefit (employer liability): Paid sick leave is provided.

Maternity benefit (employer liability and social insurance): 100% (split equally between the employer and social insurance) of the insured's average daily earnings in the last three months is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

The labor code requires employers to provide certain medical services.

A 2011 law introduced mandatory health insurance for public-sector workers.

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 (<http://www.cnsstogo.tg/>), managed by a tripartite council and a director, administers the programs.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, state and local authority employees, agricultural salaried workers, household workers, casual and temporary workers, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 2% of declared earnings.

Employer: 2% of gross payroll.

Government: None; contributes as an employer.

Qualifying Conditions

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 three months before the disability began 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 monthly 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 permanent 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 programs. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive 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 the insured's assessed degree of disability and the value of the pension.

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, the legal minimum

wage, and the financial resources of the system. (The last adjustment was in 1997.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension

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

Eligible survivors include a widow or a dependent, disabled widower who was married to the deceased before the disability began. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage (if there is more than one widow, the level paid to other widows remains the same).

Orphan's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid for orphans younger than age 16 (age 21 if an apprentice, a student, or disabled).

Dependent parent's and grandparent's pension: 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 100% of the total permanent disability pension the deceased received or was entitled to receive.

The survivor pensions are paid quarterly.

The survivor pensions are payable abroad under reciprocal agreement.

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

Funeral grant: A lump sum of 30 times the deceased's average daily earnings in the three months before the disability began is paid.

Administrative Organization

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

National Social Security Fund (<http://www.cnsstogo.tg/>), managed by a tripartite council and a director, administers contributions and benefits.

Employers must be insured with the National Social Security Fund against liability.

Unemployment

Regulatory Framework

A 2011 collective agreement requires employers to provide severance pay in cases of dismissal on economic grounds to employees with at least one year of continuous service with the same employer. The amount varies according to the years of continuous service: a lump sum of 35% of the employee's average annual salary during the employment period with one to five years; a lump sum of 40% with six to nine years; or a lump sum of 45% with 10 or more years.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, agricultural salaried workers, public-sector salaried workers, household workers, casual or temporary workers, and informal-sector workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 3% of declared earnings.

Informal-sector workers contribute as self-employed persons.

Employer: 3% of gross payroll.

The employer's contributions also finance cash maternity benefits.

Government: None; contributes as an employer for public-sector employees.

Contributions are paid monthly (may be paid bimonthly for workers in the informal economy).

Qualifying Conditions

Family allowances: Paid for up to four children 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 under reciprocal agreement.

Family Allowance Benefits

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

Administrative Organization

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

National Social Security Fund (<http://www.cnsstogo.tg/>), managed by a tripartite council and a director, administers the program.

Employers may pay benefits directly to their employees.