

Congo, Republic of the

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962 (pensions).

Current laws: 1986 (social security code); 2011 (social security); and 2012 (pensions and occupational risks), partially implemented.

Type of program: Social insurance system.

Coverage

Public-sector, quasi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Special system for civil servants and military personnel.

Source of Funds

Insured person: 4% of gross monthly covered earnings.

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

The legal monthly minimum wage is 90,000 CFA francs.

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

Self-employed person: 12% of monthly declared income.

Employer: 8% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

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

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite normale): Age 57 with at least 264 months of coverage for blue-collar workers; age 60 with at least 300 months of coverage for white-collar workers; or age 65 with at least 360 months of coverage for senior executives. Age 55, 57, or 60, respectively, if prematurely aged.

The insured can make one payment at the normal retirement age to retroactively purchase coverage for certain coverage gaps.

Employment must cease.

Partial pension (Pension de retraite proportionnelle): Paid if the insured is retired from paid employment and does not meet the coverage requirements for the old-age pension but has at least 60 months of coverage.

Early pension (Pension de retraite anticipée): Age 52 with at least 264 months of coverage for blue-collar workers; age 55 with at least 300 months of coverage for white-collar workers; or age 60 with at least 360 months of coverage for senior executives.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement (Allocation de retraite): Paid if the insured is retired from paid employment and has more than 12 months but less than 60 months of coverage.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with a permanent loss of work capacity, have an earning capacity of less than 66.7% of the full-time salary for a worker in a similar position, have been registered with the National Social Security Fund when the disability began, and have at least six months of coverage in the year before the disability began.

Survivor pension (Pension de réversion): 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 coverage.

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

Survivor settlement (Allocation de réversion): The deceased was not entitled to receive an old-age or disability pension at the time of death and had more than 12 months but less than 60 months of coverage.

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

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

Funeral grant (Allocation de décès): Paid to the person(s) who paid for the funeral.

Old-Age Benefits

Old-age pension (Pension de retraite normale): 44% of the insured's average monthly earnings in the highest 36 months of earnings in 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 every 12 months of coverage exceeding the minimum coverage period required for a pension; 1% with at least six months but less than 12 months of additional coverage.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 years.

Partial pension (*Pension de retraite proportionnelle*): 2% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 years is paid for every 12 months of coverage.

Early pension (*Pension de retraite anticipée*): Calculated in the same way as the old-age pension.

Schedule of payments: The old-age pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Old-age settlement (*Allocation de retraite*): A lump sum of one month of the insured's average monthly earnings in the highest three or five years of earnings in the last 10 years is paid for every 12 months of coverage.

Permanent Disability Benefits

Disability pension (*Pension d'invalidité*): Calculated in the same way as the old-age pension. The insured is credited with six months of coverage for each year from the date the disability began until the normal retirement age.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the highest 36 months of earnings in the last 10 year.

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

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor Benefits

Survivor pension (*Pension de réversion*)

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

The maximum combined survivor pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Survivor settlement (*Allocation de réversion*): A lump sum is paid based on the years of coverage, the insured's average covered earnings, and the insured's socio-professional category (blue-collar workers, white-collar workers, or senior executives). 30% of the lump sum is paid to the widow(er) and 70% to eligible orphans.

Funeral grant (*Allocation de décès*): A lump sum of three months of the old-age or disability pension the deceased received or was entitled to receive is paid to cover funeral costs.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1956 (family benefits fund).

Current laws: 1975 (labor code), 1986 (social security), and 2011 (social security).

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

Note: Two laws passed in 2012 and 2014 have not been implemented because government regulations have not been finalized. The 2012 law introduces noncontributory allowances for maternity benefits and family allowances. The 2014 law establishes universal health insurance.

Coverage

Private-sector employees and certain public-sector employees, including civil service contractors.

Exclusions: Self-employed persons and certain public-sector employees.

Source of Funds

Insured person

Social insurance: See source of funds under Family Allowances.

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: See source of funds under Family Allowances.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Congé de maladie, employer liability): There is no minimum qualifying period. The sickness must be assessed by a registered doctor.

Cash maternity benefit (Congé de maternité, social insurance and employer liability): 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.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

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

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

Sickness and Maternity Benefits

Cash sickness benefit (Congé de maladie, employer liability): 100% of the employee's earnings is paid for a maximum period defined by collective agreements.

Cash maternity benefit (Congé de maternité, social insurance and employer liability): 100% of the insured's 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 the insured's earnings in the month before the maternity leave began.

Schedule of payments: The maternity benefit is paid monthly.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): The National Social Security Fund covers the cost of maternity care.

Medical benefits (employer liability): The 1975 labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Medical benefits (social insurance): Not applicable.

Medical benefits (employer liability): Benefits for dependents are the same as those for employees.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the social insurance program and collects contributions (see Family Allowances).

Work Injury**Regulatory Framework**

First law: 1962 (pensions).

Current laws: 1986 (social security code); 2011 (social security); and 2012 (pensions and occupational risks), partially implemented.

Type of program: Social insurance system.

Coverage

Public-sector, quasi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 2.25% of monthly declared income.

Employer: 2.25% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. 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 covered earnings in the month before the disability began is paid for up to 29 days of incapacity; 66.7% from the 30th day to the 90th day; and 33.3% from 91 days until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit (Rente d'incapacité permanente): The benefit is the insured's monthly earnings in the 30 days before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50% plus the insured's average monthly earnings multiplied by 1.5% for each assessed degree of disability exceeding 50%.

If the employer is at fault for the accident, the benefit is increased by 25% (paid for by the employer).

Schedule of payments: For an assessed degree of disability of less than 50%, a lump sum is paid; for 50% to 75%, the pension is paid quarterly; for greater than 75%, the pension may be paid monthly at the insured's request.

Workers' Medical Benefits

Medical facilities under contract with, and paid by, the National Social Security Fund provide medical benefits directly to the patients. Benefits include general and specialist care, surgery, hospitalization, occupational rehabilitation, medicine, prostheses, and travel expenses.

The employer covers the total cost of first aid and the employee's salary on the day of the accident or the first certification of the occupational disease.

Survivor Benefits

Survivor pension

Spouse's pension (Rente du conjoint survivant): 15% of the permanent 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.

The spouse's pension ceases upon remarriage.

Orphan's pension (Rente des enfants à charge): 35% of the permanent disability pension the deceased received or was entitled to receive is split equally among eligible orphans.

The minimum orphan's pension is the family allowance (2,000 CFA francs for each eligible child).

The maximum combined survivor pension is 50% of the permanent disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living.

Funeral grant (Frais funéraires): The cost of the funeral, up to a maximum, is paid.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund, managed by a tripartite administration and a General Directorate, administers the program and collects contributions.

Family Allowances

Regulatory Framework

First law: 1956 (family benefits fund).

Current law: 1986 (social security code).

Type of program: Social insurance system.

Note: A 2012 law that introduces noncontributory allowances for maternity benefits and family allowances has not yet been implemented because government regulations have not been finalized.

Coverage

Private-sector employees and civil service contractors.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of monthly covered payroll.

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

The legal monthly minimum wage is 90,000 CFA francs.

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

The employer's contributions also finance sickness and maternity benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children younger than age 16 (age 17 if an apprentice; age 20 if a student or disabled). The insured must have at least six consecutive months of employment with at least 20 days or 133 hours of work a month, or be the widow of an insured person or an old-age or disability pensioner.

Prenatal allowance (Allocation prénatale): Paid for an expectant mother who undergoes prescribed prenatal medical examinations.

Birth grant (Prime à la naissance): Paid for the first three births from the first marriage.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,000 CFA francs a month is paid for each eligible child. Schedule of payments: The family allowance is paid quarterly.

Prenatal allowance (Allocation prénatale): A lump sum of 7,150 CFA francs is paid in three parts: 2,200 CFA francs after the first and second prenatal examination and 2,750 CFA francs after the third.

Birth grant (Prime à la naissance): A lump sum of 1,200 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 and Social Security provides supervision.

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