

Togo

Exchange rate: US\$1.00 = 568.65 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 who have at least six consecutive months of previous coverage and had mandatory coverage within the last 12 months.

Exclusions: Apprentices and students.

Special system for civil servants and military personnel.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 16.5% of gross average monthly covered earnings in the last three months for the voluntarily insured.

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

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

There are no maximum earnings used to calculate contributions.

Self-employed person: 16.5% of monthly covered declared earnings.

Informal-sector workers contribute as self-employed persons.

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

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

There are no maximum earnings used to calculate contributions.

Employer: 12.5% of gross monthly covered payroll.

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

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

There are no maximum earnings used to calculate contributions.

Government: None; contributes as an employer for public-sector employees who are not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if physically or mentally prematurely aged) with at least 15 years of coverage.

Early pension (Pension de vieillesse anticipée volontaire): Age 55 with at least 15 years of coverage.

Employment must cease.

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

Old-age grant (Allocation de vieillesse): Age 60 with at least 12 but less than 15 years of coverage.

Employment must cease.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66% loss of earning capacity, and have at least 120 months of coverage, including six months of coverage 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 allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Disability grant (Allocation d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66% loss of earning capacity, and not qualify for the disability pension.

Survivor pension (Pension de survivant): 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 survivor pension is payable abroad under reciprocal agreement.

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

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

Eligible survivors may receive the survivor grant in addition to family allowances.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for every 12 months of coverage 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 (Pension de vieillesse anticipée volontaire): The old-age pension is reduced by 5% for each year it is claimed before the normal retirement age.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

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

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for every 12 months of coverage 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 allowance: 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 based on changes in wages, the cost of living, and the financial resources of the system.

Disability grant (Allocation d'invalidité): 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 (Pension de survivant)

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.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Survivor grant (Allocation de survivant): 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 every six months of coverage. If there is more than one widow, the pension is split equally.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 2006 (labor code), 2011 (social security; labor), and 2016 (universal medical benefits).

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

Coverage

Universal: Residents of Togo.

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

Special system for civil servants and military personnel.

Employer liability: Private-sector employees and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Employer liability: None.

Self-employed person

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Universal: The total cost.

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

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Prestation de maladie, employer liability): There is no minimum qualifying period. The employee must provide a medical certificate and report the sickness to his or her employer within 72 hours.

Cash maternity benefit (Indemnité journalière de maternité, employer liability and social insurance): Must have at least 12 months of coverage before the expected date of childbirth.

The cash maternity benefit is payable abroad under reciprocal agreement.

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

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

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, employer liability): Paid sick leave is provided to employees under collective agreement for up to six months. The amount and length varies depending on the employee's length of service: 100% of the employee's daily earnings is paid for up to one month with up to 12 months of service; 100% of daily earnings is paid in the first month with at least 12 months and up to five years of service, thereafter 50% of daily earnings is paid for up to three months; 100% of daily earnings is paid in the first two months with more than five and up to 10 years of service, thereafter 50% of daily earnings is paid for up to four months; 100% of daily earnings is paid for up to four months with more than ten years of service, thereafter 50% of daily earnings is paid for up to two months.

Maternity benefit (Indemnité journalière de maternité, employer liability and social insurance): 100% 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. The cost of the benefit is split equally between the employer and social insurance fund.

Workers' Medical Benefits

Medical benefits (universal): Certain medical services are provided free of charge, including treatment for HIV, malaria, tuberculosis, and leprosy; dialysis; certain vaccinations for vulnerable groups; and mosquito nets for pregnant women and children under the age of 5.

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

Dependents' Medical Benefits

Medical benefits (universal): Persons receiving medical services under the Public Health Code are covered in their own right.

Medical benefits (employer liability): Dependents living with the employee are covered for medical services. Benefits are the same as for the worker.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the programs and collects contributions.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011 (social security).

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 monthly covered declared earnings.

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

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

There are no maximum earnings used to calculate contributions.

Employer: 2% of gross monthly covered payroll.

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

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

There are no maximum earnings used to calculate contributions.

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

Temporary disability benefit (Indemnité journalière d'incapacité temporaire): 66.7% of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of a permanent disability.

Schedule of payments: The temporary disability benefit is paid monthly.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Partial disability (Rente d'incapacité permanente partielle): For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full pension is paid based on the assessed degree of disability; if the assessed disability is less than 15%, a lump sum is paid (Allocation d'incapacité permanente).

Constant-attendance allowance: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

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 a work injury permanent disability pension in addition to the old-age pension under certain conditions.

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.

Schedule of payments: The permanent disability pension is paid monthly, quarterly, or annually depending on the insured's assessed degree of disability and the value of the pension. After five years of pension payments, the pension may be partially converted to a lump sum.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and 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 (*Rente de survivant*)

Spouse's pension (Rente de veuve/veuf): 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 (Rente d'orphelin): 40% of the permanent disability pension the deceased received or was entitled to receive is split equally among orphans younger than age 16 (age 21 if an apprentice, a student, or disabled). The minimum monthly orphan's pension is 2,000 CFA francs.

Dependent parent's and grandparent's pension (Rente d'ascendant): 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.

Schedule of payments: Survivor pensions are paid quarterly.

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.

Benefit adjustment: Benefits are adjusted by decree based on changes in wages, the cost of living, and the financial resources of the system.

Funeral grant (*Allocation des frais funéraires*): 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 Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

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 payment amount is a percentage of the employee's average monthly salary for each year of service: 35% a year is paid for the first five years of service; 40% a year for years six to 10; and 45% a year for years of service exceeding 10 years.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector salaried employees, salaried agricultural and household workers; self-employed persons; 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 monthly covered declared earnings.

Informal-sector workers contribute as self-employed persons.

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

The self-employed person's contributions also finance the cash maternity benefit.

Employer: 3% of gross monthly payroll.

Contributions are paid monthly.

The employer's contributions also finance the cash maternity benefit.

Government: None; contributes as an employer for public-sector employees who are not covered by a special system.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children younger than age 16 (age 21 if a student or disabled) who are not receiving an orphan's pension. 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.

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

The family allowance is payable abroad under reciprocal agreement.

Prenatal allowance (Allocation prénatale): Paid to a pregnant woman who undergoes prescribed medical examinations.

The prenatal allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocation familiale): 2,000 CFA francs a month is paid for each eligible child, up to four children; if a child is no longer eligible or dies, the allowance may be paid for up to two additional children.

Schedule of payments: The family allowance is paid every three months.

Prenatal allowance (Allocation prénatale):

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

Schedule of payments: The prenatal allowance is paid in three installments: 4,000 CFA francs is paid after the first medical exam, 8,000 CFA francs is paid after the second medical exam, and 6,000 CFA francs after the third medical exam.

Administrative Organization

Ministry of Labor, Employment, and Administrative Reform (<https://fonctionpublique.gouv.tg/>) provides general supervision.

National Social Security Fund (<https://cnss.tg/>), managed by a tripartite council and a director, administers the program and collects contributions.

Employers may pay benefits directly to their employees.