

Uganda

Exchange rate: US\$1.00 = 3,705 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967 (social security).

Current laws: 1985 (social security fund) and 2011 (retirement benefit authority).

Type of program: Provident fund system.

Coverage

Persons employed in firms with at least five workers.

Voluntary coverage for persons who previously had mandatory coverage, including self-employed persons; and for employees of firms with fewer than five workers.

Exclusions: Persons covered by approved private pension plans and self-employed persons who did not previously have mandatory coverage.

Special systems for public-sector and local government employees, military, police, and correctional personnel.

Source of Funds

Insured person: 5% of gross monthly earnings; at least 7.5% for the voluntarily insured.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: At least 7.5% of gross monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

Employer: 10% of gross monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; age 50 if employment ceased at least a year before the claim is made; before age 55 if switching to an approved private pension plan or if permanently emigrating.

Usual employment must cease.

Disability benefit (Invalidity Benefit): Must be assessed with a permanent total disability for any work that the fund member was able to perform before the disability began or

a permanent partial disability that prevents the fund member from earning a reasonable living.

Employment must cease.

A medical practitioner assesses the degree of disability. Fund members may be referred to an NSSF medical doctor to confirm the disability assessed by the medical practitioner.

Survivor benefit (Survivor's Benefit): Paid when a fund member dies before withdrawing the full account balance.

Eligible survivors (in order of priority) include a widow(er); dependent orphans younger than age 18 (no limit if fully dependent on the deceased); dependent parents and brothers; grandparents, grandchildren, 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 accrued 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 (Invalidity Benefit): A lump sum of total employee and employer contributions plus accrued 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 (Survivor's Benefit): A lump sum of total employee and employer contributions plus accrued interest minus previous withdrawals 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.

Administrative Organization

Ministry of Finance, Planning, and Economic Development (<https://www.finance.go.ug/>) provides general supervision.

Uganda Retirement Benefits Regulatory Authority (<http://urbra.go.ug/>) supervises and regulates the provident fund and private pension plans.

National Social Security Fund (<https://www.nssfug.org/>), managed by a tripartite board, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1977 (employment).

Current law: 2006 (employment).

Type of program: Employer-liability system.

Coverage

Public-sector employees, including civil servants, employees of local authorities, and state-owned enterprises; and private-sector employees.

Exclusions: Family labor.

Special system for military personnel.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must have at least one month of continuous employment with the same employer. A medical certificate may be required.

Cash maternity and paternity benefits: There is no minimum qualifying period. A medical certificate may be required.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's monthly earnings is paid for up to one month a year.

Maternity benefit: 100% of the employee's earnings is paid for 60 work days, including at least four weeks after childbirth or miscarriage; may be extended by 20 work days under special circumstances.

Paternity benefit: 100% of the employee's earnings is paid for four work days.

Workers' Medical Benefits

Benefits include general medical and specialist care, medicine, hospitalization, and transportation.

Administrative Organization

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1946.

Current law: 2000 (workers' compensation).

Type of program: Employer-liability system through private carriers.

Coverage

Public- and private-sector employees, including apprentices.

Exclusions: Self-employed persons and active military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must have a work injury or occupational disease lasting at least three consecutive days that results in the loss of earnings. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is paid as a periodic payment or 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 following a medical examination.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 60 times the employee's average monthly earnings in the 12 months before the disability began is paid, up to a maximum.

Constant-attendance allowance: 25% of the permanent disability benefit (but not less than a predetermined amount) is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical, surgical, and nursing care; hospitalization; and medicine.

Survivor Benefits

A lump sum of 60 times the deceased's average monthly earnings in the 12 months before death (up to a maximum) is paid, minus 50% of the value of any disability benefits paid to the deceased for the same work injury or occupational disease before his or her death.

The full benefit is paid to fully dependent survivors; if there are no eligible survivors, the employer pays any expenses for medical care the deceased received and the cost of the funeral.

Administrative Organization

Ministry of Gender, Labor, and Social Development (<http://www.mglsd.go.ug/>) approves settlements and pays benefits from money deposited by employers.

Employers must insure against liability with private insurance companies.

Unemployment

Regulatory Framework

The 2006 Employment Act (Act No. 6) regulates severance pay for employed persons who have completed at least six months of continuous service. It requires employers to provide severance pay for unfair dismissal; if an employment contract is terminated because the employer becomes insolvent or dies; if the employee dies in the service of his or her employer; or if the employee terminates the contract because of a physical incapacity. The amount of severance pay is negotiated between the employer and employee or the employee's labor union.