

Social Security Programs Throughout the World: Africa, 2005



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Preface

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at 6-month intervals over a 2-year period. Each volume highlights features of social security programs in the particular region.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged persons, as well as economic and fiscal issues.

Social Security Programs Throughout the World is the product of a cooperative effort between the Social Security Administration (SSA) and the International Social Security Association (ISSA). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that by legislation or national practice are an integral part of a country's social security system.

Previous editions of this report, which date back to 1937, were issued as one volume and were prepared by SSA staff. With the introduction of the four-volume format, however, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its Social Security Worldwide Database and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Information System and Databases Unit analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in January 2005, or the last date for which information has been received.

Questions about the report should be sent to Barbara Kritzer at ssptw@ssa.gov. Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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This report is available at <http://www.socialsecurity.gov/policy>. For additional copies, please e-mail op.publications@ssa.gov or telephone 202-358-6274.

SSA staff members were responsible for technical and editorial assistance and production. Barbara Kritzer served as technical consultant and provided overall project management. Staff of the Division of Information Resources edited and produced the report and prepared the electronic versions for the Web.

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September 2005

Contents

Guide to Reading the Country Summaries

Sources of Information	1
Types of Programs	
Employment-Related	2
Universal	3
Means-Tested	3
Other Types of Programs	3
Format of Country Summaries	
Old Age, Disability, and Survivors	4
Sickness and Maternity	8
Work Injury	10
Unemployment	12
Family Allowances	14
Tables	
1. Types of social security programs	16
2. Types of mandatory systems for retirement income	18
3. Demographic and other statistics related to social security, 2005	20
4. Contribution rates for social security programs, 2005	22

Country Summaries

Algeria	27	Madagascar	103
Benin	32	Malawi	108
Botswana	37	Mali	109
Burkina Faso	39	Mauritania	114
Burundi	44	Mauritius	118
Cameroon	47	Morocco	123
Cape Verde	50	Niger	127
Central African Republic	54	Nigeria	131
Chad	57	Rwanda	134
Congo (Brazzaville)	60	São Tomé and Príncipe	136
Congo (Kinshasa)	64	Senegal	139
Côte d'Ivoire	67	Seychelles	144
Egypt	71	Sierra Leone	148
Equatorial Guinea	77	South Africa	150
Ethiopia	80	Sudan	155
Gabon	82	Swaziland	157
Gambia	86	Tanzania	159
Ghana	88	Togo	163
Guinea	91	Tunisia	167
Kenya	95	Uganda	172
Liberia	98	Zambia	174
Libya	100	Zimbabwe	177

Guide to Reading the Country Summaries

This third issue in the current four-volume series of *Social Security Programs Throughout the World* reports on the countries of Africa. The combined findings of this series, which also includes volumes on Europe, Asia and the Pacific, and the Americas, are published at 6-month intervals over a 2-year period. Each volume highlights features of social security programs in the particular region.

This guide serves as an overview of programs in all regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In the absence of recent information, national programs reported in previous volumes may also be excluded. The summary for Somalia was previously omitted in the 2003 volume and has similarly been omitted from this volume for that reason.

In this volume on Africa, the data reported are based on laws and regulations in force in January 2005 or on the last date for which information has been received.¹ Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 16.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

¹The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

Sources of Information

Most of the information in this report was collated from the Social Security Programs Throughout the World survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected from the ISSA's Developments and Trends Annual Survey. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions that responded to the survey, see page 2.) Important sources of published information include the ISSA Documentation Center; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the Organization for Economic Cooperation and Development, the World Bank, the International Monetary Fund, and the United Nations Development Programme. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

Types of Programs

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and

survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.

Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during

his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see Source of Funds under Old Age, Disability, and Survivors.)

Countries in Africa that Responded to the Social Security Programs Throughout the World Survey

Algeria	Mauritania
Benin	Mauritius
Botswana	Morocco
Burkina Faso	Niger
Burundi	Nigeria
Cameroon	Rwanda
Cape Verde	Senegal
Central African Republic	Seychelles
Ethiopia	Sierra Leone
Ghana	Sudan
Guinea	Tanzania
Kenya	Togo
Madagascar	Tunisia
Mali	Uganda
Malawi	Zambia

Universal

Universal programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may include old-age pensions for persons over a certain age; pensions for disabled workers, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

Means-Tested

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

Other Types of Programs

Three other types of programs are those delivered, in the main, through financial services providers (mandatory individual accounts, mandatory occupational pensions,

and mandatory private insurance), publicly operated provident funds, and employer-liability systems.

Programs Delivered by Financial Services Providers

Mandatory individual account. Applies to a program where covered persons and/or employers must contribute a certain percentage of earnings to the covered person's individual account managed by a contracted public or private fund manager. The mandate to establish membership in a scheme and the option to choose a fund manager lie with the individual. The accumulated capital in the individual account is normally intended as a source of income replacement for the contingencies of retirement, disability, ill health, or unemployment. It may also be possible for eligible survivors to access the accumulated capital in the case of the insured's death.

Contributions are assigned to an employee's individual account. The employee must pay administrative fees for the management of the individual account and usually purchase a separate policy for disability and survivors insurance.

Mandatory occupational pension. Applies to a program where employers are mandated by law to provide occupational pension schemes financed by employer, and in some cases, employee contributions. Benefits may be paid as a lump sum, annuity, or pension.

Mandatory private insurance. Applies to a program where individuals are mandated by law to purchase insurance directly from a private insurance company.

Provident Funds. These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid out in the form of a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

Employer-Liability Systems. Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of

maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

Format of Country Summaries

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

Old Age, Disability, and Survivors

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury, or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement in order to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury, below.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

Coverage. The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age

of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and members of the armed forces, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation, its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, domestics, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first steps toward creating a social security system have commonly been to cover wage and salary workers against loss of income due to work injury, and then old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has

come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

Source of Funds. The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco, gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution cover-

ing several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

Qualifying Conditions. Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. In recent years, several countries have increased the age limit for entitlement, in part because of budgetary constraints arising as a consequence of demographic aging.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about 5 years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to 5 years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age

but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child rearing, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of 3 to 5 years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or

employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

Old-Age Benefits. The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have mandatory individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some

systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or is disabled. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objective is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

Disability Benefits. Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For the totally disabled, a constant-attendance supplement, usually 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

Survivor Benefits. Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or are disabled.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or is disabled. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for disabled orphans as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. A widower usually must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be split among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

Administrative Organization. Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government

department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

Sickness and Maternity

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Moreover, in most instances, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. Occasionally, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have

developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

Coverage. The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed, may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

Source of Funds. Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, a fixed percentage of wages, up to a ceiling, is contributed by employees and employers directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical

care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

Qualifying Conditions. Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than 1 month to 6 months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last 6 or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.

Cash Benefits. The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of 2 to 7 days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific

cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of childbirth and end 6 to 8 weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to 6 months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of a layette—clothes and other essentials for the new-born baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

Medical Benefits. Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicines, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made on the basis of contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may

take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

Maternity Care. Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

Medical Care for Dependents. When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicines.

Administrative Organization. The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

Work Injury

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries

attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

Types of Systems. There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

Coverage. Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

Source of Funds. Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the

government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

Work Injury Benefits. Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of 1 to 3 days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant equal to several years' wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker

in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually equal to a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

Survivor Benefits. Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a disabled widower; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

Administrative Organization. The functions involved in administering work injury programs differ widely between

countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

Unemployment

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some countries restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer; other countries provide mandatory individual severance accounts, providing total benefits equal to the value of accumulated capital in the individual account. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

Coverage. About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Noninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

Source of Funds. The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In

many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

Qualifying Conditions. To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is 6 months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or

permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

Unemployment Benefits. Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from 8 to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have

been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

Administrative Organization. Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Governments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

Family Allowances

The general purpose of family allowance programs is to provide additional income for families with young children in order to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually,

and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

Types of Systems and Coverage. Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

Source of Funds. The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

Eligibility. Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of disabled children, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

Benefits. Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The

allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

Administrative Organization. In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have in inducing employers to discriminate in hiring workers with children.

Table 1.
Types of social security programs

Country	Old age, disability, and survivors	Sickness and maternity			Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a	Work injury		
Algeria	X	X	X	X	X	X
Benin	X	b	c	X	d	X
Botswana	e	d	d	X	d	c
Burkina Faso	X	b	X	X	d	X
Burundi	X	d	d	X	d	X
Cameroon	X	b	X	X	d	X
Cape Verde	X	X	X	X	d	X
Central African Republic	X	b	c	X	d	X
Chad	X	b	c	X	d	X
Congo (Brazzaville)	X	b	c	X	d	X
Congo (Kinshasa)	X	d	c	X	d	X
Côte d'Ivoire	X	b	X	X	d	X
Egypt	X	X	X	X	X	d
Equatorial Guinea	X	X	X	X	d	X
Ethiopia	X	d	d	X	d	d
Gabon	X	b	X	X	d	X
Gambia	X	d	d	X	d	d
Ghana	X	d	c	X	d	d
Guinea	X	X ^f	X	X	d	X
Kenya	X	d	g	X	d	d
Liberia	X	d	d	X	d	d
Libya	X	X	X	X	d	c
Madagascar	X	b	X	X	d	X
Malawi	d	d	g	X	d	d
Mali	X	b	X	X	d	X
Mauritania	X	b	X	X	d	X
Mauritius	X	d	g	X	c	X
Morocco	X	X	c	X	d	X
Niger	X	b	X	X	d	X
Nigeria	X	d	c	X	c	d
Rwanda	X	d	d	X	d	d
São Tomé and Príncipe	X	X	c	X	d	d
Senegal	h	b	X	X	d	X
Seychelles	X	X	c	X	c	d
Sierra Leone	X	d	d	X	d	d

(Continued)

Table 1.
Continued

Country	Old age, disability, and survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care ^a			
South Africa	X ⁱ	c	g	X	X	X
Sudan	X	d	d	X	d	d
Swaziland	X	d	d	X	d	d
Tanzania	X	b	X	X	d	d
Togo	X	b	c	X	d	X
Tunisia	X	X	X	X	X	X
Uganda	X	d	d	X	d	d
Zambia	X	d	g	X	d	d
Zimbabwe	X	d	g	X	d	d

SOURCE: Based on information in the country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Maternity benefits only.
- c. Coverage is provided under other programs or through social assistance.
- d. Has no program or information is not available.
- e. Old-age and orphan's benefits only.
- f. Maternity benefits are provided under Family Allowances.
- g. Medical benefits only.
- h. Old-age and survivor benefits only.
- i. Old-age and disability benefits only, with survivor benefits provided under Unemployment.

Table 2.
Types of mandatory systems for retirement income

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Algeria		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cameroon		X					
Cape Verde		X					
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Côte d'Ivoire		X					
Egypt		X					
Equatorial Guinea		X					
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X					
Guinea		X					
Kenya					X		
Liberia		X	X				
Libya		X					
Madagascar		X					
Malawi ^a							
Mali		X					
Mauritania		X					
Mauritius		X		X ^b			
Morocco		X					
Niger		X					
Nigeria							X
Rwanda		X					
São Tomé and Príncipe		X					
Senegal		X	X				
Seychelles	X	X					
Sierra Leone		X					
South Africa			X				
Sudan		X					

(Continued)

Table 2.
Continued

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Swaziland					X		
Tanzania		X					
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE: Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

Flat-rate pension: A pension of uniform amount or based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

Earnings-related pension: A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

Means-tested pension: A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

Flat-rate universal pension: A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

Provident funds: Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

Occupational retirement schemes: Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

Individual retirement schemes: Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

a. No mandatory system for retirement income.

b. Benefits increase with age, but are subject to an income test for residents aged 60 to 90.

Table 3.
Demographic and other statistics related to social security, 2005

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Algeria	30.2	4.1	63.8	68.7	71.8	60	55	50	45	5,760
Benin	6.2	2.7	96.5	52.5	55.7	55	55	c	c	1,070
Botswana	1.5	2.8	81.6	36.5	35.6	65	65	c	c	8,170
Burkina Faso	11.5	3.2	108.1	47.0	49.0	55	55	c	c	1,100
Burundi	6.3	2.9	101.7	39.8	41.4	60	60	c	c	630
Cameroon	14.8	3.7	87.8	49.3	50.6	60	60	50	50	2,000
Cape Verde	0.4	4.6	78.2	67.0	72.8	65	60	c	c	5,000
Central African Republic	3.7	4.0	88.8	42.7	46.0	55	50	c	c	1,170
Chad	7.8	3.1	98.4	45.1	47.5	55	55	c	c	1,020
Congo (Brazzaville)	3.0	3.3	98.4	49.6	53.7	55	55	c	c	980
Congo (Kinshasa)	50.9	2.9	106.8	51.0	53.3	65	60	c	c	650
Côte d'Ivoire	16.0	3.1	82.5	47.7	48.1	55	55	50	50	1,520
Egypt	67.8	4.1	65.3	66.7	69.9	60	60	c	c	3,810
Equatorial Guinea	0.4	3.9	91.0	50.4	53.6	60	60	c	c	2,700
Ethiopia	62.9	3.0	92.8	42.8	43.8	60	60	55	55	780
Gabon	1.2	5.8	85.3	51.8	54.0	55	55	c	c	6,590
Gambia	1.3	3.1	76.6	45.7	48.5	55	55	45	45	1,690
Ghana	19.3	3.2	79.1	56.0	58.5	60	60	55	55	2,130
Guinea	8.1	2.8	88.0	48.0	49.0	55	55	50	50	2,100
Kenya	30.6	2.8	86.2	48.7	49.9	55	55	c	c	1,020
Liberia	2.9	2.9	83.6	54.6	56.7	60	60	c	c	900
Libya	5.2	3.4	59.5	69.2	73.3	65	60	c	c	7,570
Madagascar	15.9	3.0	91.4	52.5	54.8	60	55	c	c	740
Malawi	11.3	2.9	97.1	39.6	39.0	d	d	d	d	580
Mali	11.3	4.0	100.5	51.1	53.0	58	58	53	53	930
Mauritania	2.6	3.2	89.8	50.9	54.1	60	55	c	c	2,220
Mauritius	1.1	6.2	46.7	68.4	75.8	60	60	c	c	10,810
Morocco	29.8	4.1	63.4	66.8	70.5	60	60	55	55	3,810
Niger	10.8	2.0	107.8	45.9	46.5	60	60	c	c	800
Nigeria	113.8	3.0	92.7	52.0	52.2	50	50	c	c	860
Rwanda	7.6	2.6	88.4	40.2	41.7	55	55	c	c	1,270
São Tomé and Príncipe	0.1	3.9	105.0	65.4	68.5	62	57	c	c	1,317

(Continued)

Table 3.
Continued

Country	Total population (millions)	Percentage 65 or older	Dependency ratio ^a	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age ^b		GDP per capita (US\$)
				Men	Women	Men	Women	Men	Women	
Senegal	9.4	2.5	88.1	52.5	56.2	55	55	53	53	1,580
Seychelles	0.08	6.2	51.5	66.4	77.4	63	63	c	c	18,232
Sierra Leone	4.4	2.9	89.2	39.2	41.8	60	60	55	55	520
South Africa	43.3	3.6	60.2	46.5	48.3	65	60	c	c	10,070
Sudan	31.0	3.4	77.2	55.6	58.4	60	60	50	50	1,820
Swaziland	0.9	3.5	81.9	38.1	38.1	50	50	45	45	4,550
Tanzania	35.1	2.4	90.2	50.1	52.0	60	60	55	55	580
Togo	4.5	3.1	90.1	51.1	53.3	55	55	c	c	1,480
Tunisia	9.4	5.9	55.2	69.6	72.2	60	60	50	50	6,760
Uganda	23.3	2.5	107.1	45.3	46.8	55	55	50	50	1,390
Zambia	10.4	2.9	97.9	42.6	41.7	55	55	50	50	840
Zimbabwe	12.6	3.2	93.8	43.3	42.4	60	60	c	c	2,400

SOURCES: United Nations Population Division, Department of Economic and Social Affairs, *World Population Ageing 1950–2050* (New York: United Nations, 2002); *Human Development Report 2004*, prepared for the United Nations Development Programme (New York: Oxford University Press, 2004); U.S. Central Intelligence Agency, *The World Factbook, 2005* (Washington DC: Central Intelligence Agency, 2005). Information on statutory and pensionable ages is taken from the country summaries in this volume.

NOTE: GDP = gross domestic product.

- a. Population aged 14 or younger plus population aged 65 or older, divided by population aged 15–64.
- b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- c. The country has no early pensionable age, has one only for specific groups, or information is not available.
- d. There is no statutory old-age pension system.

Table 4.
Contribution rates for social security programs, 2005 (in percent)

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Algeria	7 ^b	10 ^b	17 ^b	9	25 ^c	34
Benin	3.6	6.4	10	3.6	16.4	20
Botswana	0	0	0 ^d	0	0 ^e	0 ^d
Burkina Faso ^f	5.5	5.5	10	5.5	16	21.5
Burundi ^f	2.6	3.9	6.5	2.6	6.9 ^g	9.5
Cameroon ^f	2.8	4.2	7	2.8	12.95	15.75
Cape Verde ^f	3	7	10	7	16	23
Central African Republic ^f	2	3	5	2	18	20
Chad ^{f,h}	2	4	6	2	12.5	14.5
Congo (Brazzaville) ^{f,h}	4	8	12	4	20.48	24.48
Congo (Kinshasa) ^{f,h}	3.5	3.5	7	3.5	9	12.5
Côte d'Ivoire ^{f,h}	3.2	4.8	8	3.2	12.55	15.75
Egypt ^{f,h}	13	17	30	14	26	40
Equatorial Guinea ^h	4.5 ⁱ	21.5 ⁱ	26 ⁱ	4.5	21.5	26
Ethiopia	4 ⁱ	6 ⁱ	10 ⁱ	4	6	10
Gabon ^{f,h}	2.5	5	7.5	2.5	20.1	22.6
Gambia ^{f,h}	5	10	15	5	11	16
Ghana	5 ⁱ	12.5 ⁱ	17.5 ⁱ	5	12.5 ^e	17.5
Guinea ^f	2.5	4	6.5	5	18	23
Kenya ^f	5	5	10	5	5 ^e	10
Liberia ^h	3	3	6	3	4.75	7.75
Libya ^h	3.75 ⁱ	10.5 ⁱ	14.25 ⁱ	5.25	12.95 ^j	18.2
Madagascar ^f	1	9.5	10.5	1	13	14
Malawi	0 ^k	0 ^k	0 ^k	0	0 ^e	0
Mali ^f	3.6	5.4	9	3.6	16.4	20
Mauritania ^f	1	2	3	1	15	16
Mauritius	3 ⁱ	6 ⁱ	9 ⁱ	3	6	9 ⁱ
Morocco ^f	3.96	7.93	11.89	4.29	16.1 ^e	20.39
Niger ^f	1.6	2.4	4	1.6	15.4	17
Nigeria	7.5	7.5	15	7.5	7.5 ^e	15
Rwanda	3	3	6	3	5	8
São Tomé and Príncipe ^h	4 ⁱ	6 ⁱ	10 ⁱ	4	6	10
Senegal ^f	5.6	8.4	14	8.6	20.9	29.5
Seychelles ^f	5 ⁱ	10 ⁱ	15 ⁱ	5	10	15
Sierra Leone	5	10	15	5	10 ^e	15
South Africa ^{f,h}	0	0	0 ^d	1	1 ^e	2 ^{d,m}

(Continued)

Table 4.
Continued

Country	Old age, disability, and survivors			All social security programs ^a		
	Insured person	Employer	Total	Insured person	Employer	Total
Sudan	8	15	23	8	17	25
Swaziland ^{f,h}	5	5	10	5	5 ^e	10
Tanzania	10 ⁱ	10 ⁱ	20 ⁱ	10	10 ^e	20
Togo	4	8	12	4	16.5	20.5
Tunisia	7.74	7.76	15.50	10.37	14.88	25.25
Uganda	5	10	15	5	10 ^e	15
Zambia ^f	5	5	10	5	5 ^e	10
Zimbabwe ^{f,h}	3	3	6	3	3 ^e	6

SOURCE: Based on information in the country summaries in this volume.

- a. Includes old age, disability, and survivors; sickness and maternity; work injury; unemployment; and family allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Contributions finance old-age benefits only.
- c. A lump sum contribution is also paid for Family Allowances.
- d. Government pays the total cost of the Old Age, Disability, and Survivors program.
- e. Employers pay the total cost of Work Injury.
- f. Contributions are subject to an upper earnings limit for some benefits.
- g. Employers pay the total cost of Family Allowances.
- h. Data are at least 2 years old.
- i. Also includes the contribution rates for other programs.
- j. Employers pay the total cost of maternity benefits.
- k. There is no Old Age, Disability, and Survivors program.
- l. Government pays the total cost of Unemployment Benefits and Family Allowances.
- m. Government pays the total cost of Family Allowances.



**Country
Summaries**

Algeria

Exchange rate: US\$1.00 equals 73.03 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1949.

Current laws: 1983, implemented in 1984, with 1996, 1997, and 1999 amendments; and 1994 (early pension).

Type of program: Social insurance system.

Coverage

All persons employed under a labor contract, domestic workers, actors, and certain categories of fishermen and apprentices with earnings at least equal to half the legal minimum wage.

Special systems for armed forces personnel and the self-employed.

Source of Funds

Insured person: 7% of gross earnings (including 0.5% for the early pension).

The above contributions finance old-age benefits only. Disability benefits, survivor benefits, and the death grant are financed under Sickness and Maternity, below.

Self-employed person: Not applicable.

Employer: 10% of gross payroll (including 0.5% for the early pension).

The above contributions finance old-age benefits only. Disability benefits, survivor benefits, and the death grant are financed under Sickness and Maternity, below.

Government: None; the government subsidizes the minimum pension.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women and veterans) with at least 15 years of coverage, including at least 7.5 years of contributions; regardless of age with 32 years of contributions. Retirement from work is necessary.

Workers who do not have the required number of years of coverage at the normal retirement age can continue working for up to 5 years in order to satisfy the qualifying condition.

Persons employed in arduous or unhealthy work can retire before the normal retirement age. The normal retirement age for insured women (age 55) who have raised at least one child for at least 9 years is reduced by a year for each child, up to a maximum of 3 years. The normal retirement age for disabled

veterans (age 55) is reduced, according to the assessed degree of disability.

There is no qualifying condition for age for the old-age pension for totally disabled workers who do not meet the disability pension qualifying conditions.

Partial pension: Age 50 (men) or age 45 (women) with 20 years (men) or 15 years (women) of actual contributions.

Early pension: Age 50 (men) or age 45 (women) with at least 20 years of employment, including 10 years of contributions of which 3 years were immediately before employment ceased.

The insured must not receive income from any professional activity. The early pension is subject to the employer paying a lump-sum contribution, calculated according to the number of years that the insured retires before the normal retirement age.

Retirement settlement: Age 60 or older with at least 5 years or 20 quarters of coverage and ineligible for the old-age pension.

Disability pension: The total disability pension is payable for the loss of all working capacity. Must be currently covered with 60 days of employment in the last 12 months or 180 days in the last 3 years.

Partial disability: A loss of at least 50% of earning capacity.

Survivor pension: The deceased was a pensioner or satisfied the qualifying conditions for a pension.

Death grant: The deceased had 15 days (or 100 hours) of insured employment in the 3 months before death.

Eligible survivors are a widow(er) of any age; children younger than age 18 (age 25 if an apprentice with earnings of no more than half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income less than the minimum old-age pension.

All of the above benefits are payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: The pension is equal to 2.5% of average monthly earnings in the 5 years before retirement or the best 5 years of the total professional career (whichever is higher) times the number of years of coverage, up to a maximum of 80%.

For pension calculation purposes, each covered year or covered quarter is based on 180 days or 45 days of work, respectively. The pension is paid monthly.

The minimum pension is equal to 75% (250% for veterans) of the legal monthly minimum wage.

The maximum pension is 15 times the legal monthly minimum wage.

Dependent spouse supplement: 1,000 dinars.

Constant-attendance supplement: Equal to 40% of the insured's pension. The minimum supplement is 2,470.34 dinars.

Early pension: The pension is reduced by 1% for each year that the pension is awarded before the normal retirement age. The pension is increased every 12 months by 1% until the pensioner reaches the normal retirement age, when it is then recalculated according to the number of years the pension was awarded before the normal retirement age and the insured's total coverage period.

The minimum early pension is 75% of the legal monthly minimum wage.

Dependent spouse supplement: Equal to 12.5% of the legal monthly minimum wage.

The legal monthly minimum wage is 10,000 dinars.

Retirement settlement: A lump sum equal to 2.5% of average monthly earnings in the 5 years before retirement or the best 5 years of the total professional career (whichever is higher) times the number of years of coverage.

Benefit adjustment: Benefits are adjusted annually in May.

Permanent Disability Benefits

Disability pension: The pension is equal to 80% of average earnings during the last year or the best 3 years of the total professional career (whichever is higher). At the normal retirement age, the disability pension is replaced by an old-age pension of at least the same amount.

Constant-attendance supplement: Equal to 40% of the pension.

Partial disability: The pension is equal to 60% of average earnings during the last year or the best 3 years of the total professional career (whichever is higher).

The minimum pension is equal to the legal monthly minimum wage.

The legal monthly minimum wage is 10,000 dinars.

Benefit adjustment: Benefits are adjusted annually in May.

Survivor Benefits

Survivor pension: The widow(er) receives 75% of the old-age pension or disability pension (50% if there are other survivors) paid or accrued to the deceased. If there is more than one widow, the pension is split equally among them.

Other eligible survivors: 30% of the old-age pension or disability pension paid or accrued to the deceased is payable for one other survivor; 40% is split equally if there is more than one other eligible survivor.

If there is no surviving spouse, 45% of the old-age pension or disability pension paid or accrued to the deceased is payable to a full orphan and 30% is payable to a dependent parent.

The total survivor pension must not exceed 90% of the pension paid or accrued to the deceased.

Benefit adjustment: Benefits are adjusted annually in May.

Death grant: A lump sum equal to 12 times the deceased's best monthly earnings in the year before death.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 10,000 dinars.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gov.dz>) provides general supervision.

National Retirement Fund administers the old-age program for salaried employees.

National Social Insurance Fund (<http://www.cnas.org.dz>) administers the disability and survivors program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the old-age and disability program for nonwage earners.

Sickness and Maternity

Regulatory Framework

First law: 1949.

Current law: 1983, implemented in 1984.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: All employed persons.

Medical benefits only: Persons receiving an unemployment benefit, persons receiving the early pension, national liberation war pensioners, disabled persons with an assessed degree of disability of at least 50%, unemployed students, and their respective dependents; the dependents of certain categories of prisoner.

Source of Funds

Insured person: 1.5% of gross earnings.

The above contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: 12.5% of gross payroll.

The above contributions also finance disability benefits, survivor benefits, and the death grant under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Cash sickness benefits: Must be in covered employment at the onset of incapacity. For up to 6 months' entitlement, the insured must have been employed for 15 days (or 100 hours) in the last quarter or 60 days (or 400 hours) in the last 12 months;

for entitlement beyond 6 months, the insured must have been employed for 60 days (or 400 hours) in the last 12 months or 180 days in the last 3 years.

Cash maternity benefits: Must have 15 days (or 100 hours) of insured employment in the last 3 months or 60 days (or 400 hours) in the last 12 months before the onset of pregnancy.

Medical benefits: Must have 15 days (or 100 hours) of insured employment in the 3 months before the year of the onset of the incapacity or 60 days (or 400 hours) of employment in the last 12 months.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 50% of daily earnings (100% for an extended illness or hospitalization) for the first 15 days; thereafter, 100% of daily earnings from the 16th day up to a maximum of 3 years; 4 years under certain circumstances.

The minimum daily benefit (at the 100% rate) is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 52.17 dinars.

Maternity benefit: The benefit is equal to 100% of earnings. The benefit is payable for up to 14 weeks (including up to 6 weeks before the expected date of childbirth).

The minimum daily benefit is eight times the legal hourly minimum wage.

The legal hourly minimum wage is 52.17 dinars.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicines, laboratory services, ophthalmology and optician services, some dental care including dental prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation.

Full medical care in government hospitals is provided free and for unlimited duration for certain categories of sickness; some categories may require cost sharing.

Cost sharing: A cash refund of 80% of medical expenses (100% for insured persons with chronic diseases, work injury beneficiaries assessed as more than 50% disabled, and old-age pensioners or disability pensioners with income less than the legal minimum wage).

Maternity benefits are reimbursed at 100%; hospital charges are limited to 8 days.

Dependents' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicines, laboratory services, ophthalmology and optician services, some dental care including dental prostheses, functional and vocational rehabilitation, prostheses, thermal and specialized cures, and transportation.

Full medical care in government hospitals is provided free and for unlimited duration for certain categories of sickness; some categories may require cost sharing.

Cost sharing: A cash refund of 80% of medical expenses (100% for insured persons with chronic diseases, work injury beneficiaries assessed as more than 50% disabled, and old-age pensioners or disability pensioners with income less than the legal minimum wage).

Maternity benefits are reimbursed at 100%; hospital charges are limited to 8 days.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gov.dz>) provides general supervision.

National Social Insurance Fund (<http://www.cnas.org.dz>) administers the disability and survivors program for salaried employees.

National Social Security Fund for Nonwage Earners (<http://www.casnos.com.dz>) administers the old-age and disability program for nonwage earners.

Work Injury

Regulatory Framework

First law: 1919.

Current law: 1983, implemented in 1984.

Type of program: Social insurance system.

Coverage

All employed persons, apprentices, students in technical schools and trainees, persons undergoing medical or vocational rehabilitation, some kinds of voluntary worker, wards of juvenile courts, students, and convicted persons working in prison workshops.

Source of Funds

Insured person: None; work injury pensioners whose permanent disability pension is more than the legal minimum wage contribute 2% of the pension.

Self-employed person: Not applicable.

Employer: 1% of gross payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 100% of net daily earnings. The benefit is payable from the day after the onset of disability until full recovery or the certification of permanent disability.

The minimum daily benefit is 8 times the legal minimum hourly wage.

The legal minimum hourly wage is 52.17 dinars.

Permanent Disability Benefits

Permanent disability pension: The pension is equal to average earnings during the last 12 months times the assessed degree of disability.

A lump sum is paid if the assessed degree of disability is less than 10%.

The annual earnings for pension calculation purposes must not be less than 2,300 times the legal minimum hourly wage.

The legal minimum hourly wage is 52.17 dinars.

Constant-attendance supplement: Equal to 40% of the pension.

Foreign worker settlement: A lump sum equal to three times the annual pension is payable to injured foreign workers who leave the country, unless there is a reciprocal agreement.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicines, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures, and transportation.

There is no limit to duration.

Survivor Benefits

Survivor pension: The widow receives 75% (50% if there are other survivors) of the deceased's average earnings in the 12 months before the date of the accident resulting in the insured's death. If there is more than one widow, the pension is split equally among them.

Eligible survivors are a widow of any age; children younger than age 18 (age 25 if an apprentice with earnings of no more than half the legal minimum wage, age 21 if a student, no limit if disabled or a daughter without income); and dependent parents with income less than the minimum old-age pension.

Survivors of foreign workers are eligible for benefits if they are resident or are covered by a reciprocal agreement.

Other eligible survivors: 30% of the deceased's average earnings are payable for one survivor; 40% is split equally if there is more than one eligible survivor.

If there is no surviving spouse, 45% of the deceased's average earnings are payable to a full orphan and 30% to a dependent parent.

The total survivor pension must not exceed 90% of the deceased's average earnings.

Death grant: A lump sum equal to 12 times the deceased's best monthly earnings in the year before death.

The minimum death grant is 12 times the legal monthly minimum wage.

The legal monthly minimum wage is 10,000 dinars.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gov.dz>) provides general supervision.

National Social Insurance Fund (<http://www.cnas.org.dz>) administers the disability and survivors program for salaried employees.

Unemployment

Regulatory Framework

First and current law: 1994.

Type of program: Social insurance system.

Coverage

Involuntarily unemployed salaried workers.

Source of Funds

Insured person: 0.5% of gross earnings; contributions are paid on unemployment benefits.

Self-employed person: Not applicable.

Employer: 1.5% of gross payroll plus a lump-sum contribution equal to 80% of each laid-off worker's average monthly earnings in the last year for each year of employment (up to a maximum of 12 years), if the employee worked for the employer for more than 3 years.

Government: None.

Qualifying Conditions

Unemployment benefit: The insured is involuntarily unemployed; must have at least 3 years of contributions, including the 6 months before unemployment; must not receive income from any professional activity; must have been looking for work for at least 3 months; and must be a resident of Algeria. The previous employer must have paid all required social security contributions.

Unemployment Benefits

The benefit is calculated according to a reference salary that is equal to 50% of the sum of the insured's average monthly salary during the last 12 months and the monthly legal minimum wage (1,000 dinars). The benefit is payable for

2 months for each year of contributions, up to a maximum of 36 months.

The minimum duration of benefit entitlement is 12 months.

The total duration of benefit entitlement is split into four equal periods, and the benefit payable declines over the four periods. The monthly benefit is equal to 100% of the reference salary during the first period, 80% during the second period, 60% during the third period, and 50% during the fourth period.

The minimum monthly benefit is 70% of the legal monthly minimum wage.

The maximum monthly benefit is three times the legal monthly minimum wage.

The legal monthly minimum wage is 10,000 dinars.

Nonworking spouse supplement: 500 dinars a month, if the insured receives an unemployment benefit of less than 7,000 dinars a month.

Unemployment beneficiaries and their dependents are eligible for sickness, maternity, and family benefits (entitlement may continue for up to 12 months after the unemployment benefit ceases). Periods during which the unemployment benefit has been paid are credited for pension calculation purposes.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gov.dz>) provides general supervision.

National Unemployment Insurance Fund (<http://www.cnac.dz>) administers the program.

Family Allowances

Regulatory Framework

First and current law: 1941, with 1994 amendment.

Type of program: Employment-related system.

Coverage

Nonagricultural employees and social insurance beneficiaries.

Special systems for public-sector employees and employees of certain agricultural cooperatives.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 25% of the cost of family allowances for employees.

Government: 75% of the cost of family allowances for employees; the total cost of family allowances for social insurance beneficiaries.

Qualifying Conditions

Family benefits: The child must be younger than age 17 (age 18 if an apprentice, age 21 if a student or disabled). The insured must earn at least half the legal monthly minimum wage; be disabled or ill; or be receiving an unemployment benefit, early retirement benefit, or old-age pension.

The legal monthly minimum wage is 10,000 dinars.

Family Allowance Benefits

Family allowances: If family earnings are 15,000 dinars a month or less, the benefit is 600 dinars a month for each of the first five children and 300 dinars for each additional child. If family earnings exceed 15,000 dinars a month, the benefit is 300 dinars a month for each child.

School allowance: Payable for children older than age 6. If family earnings are 15,000 dinars a month or less, the benefit is 800 dinars for each of the first five children and 400 dinars for each additional child. If family earnings exceed 15,000 dinars a month, the benefit is 400 dinars for each child. The school allowance is payable once a year in addition to family allowances.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mtss.gov.dz>) provides general supervision.

National Social Insurance Fund (<http://www.cnas.org.dz>) administers the program.

Benin

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970.

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons; managers of companies under certain conditions.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons, agricultural workers, informal economy workers, cooperative members, apprentices, interns, and students at technical schools.

Special system for civil servants.

Voluntary provident fund for citizens working abroad.

Source of Funds

Insured person: 3.6% of gross earnings. Voluntarily insured persons contribute a sum equal to 10% of the last gross salary paid under compulsory insured employment.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

Contributions made by pensioners aged 55 to 60 who begin new covered employment or by foreign workers who leave the national territory may be reimbursed.

Self-employed person: Not applicable.

Employer: 6.4% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with 180 months of insurance coverage. Retirement from covered employment is necessary.

An insurance month corresponds to any month in which the insured worked at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

The old-age pension is suspended if the pensioner begins new covered employment.

Old-age settlement: Ineligible for the old-age pension at age 55 with at least 12 months of insurance coverage.

Disability pension: A loss of 2/3 of earning capacity with 60 months of insurance coverage, including 6 months in the 12 months before the onset of disability (the coverage condition is waived for a disability that is the result of an accident).

An insurance month corresponds to any month in which the insured worked at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Survivor pension: The deceased was a pensioner, satisfied the qualifying conditions for a pension, or had at least 180 months of insurance coverage.

An insurance month corresponds to any month in which the insured worked at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Survivor settlement: The deceased was ineligible for a pension.

Eligible survivors include a widow married at least a year before the insured's death or who is pregnant by or who had a child with the deceased; a disabled or dependent widower who was married to the deceased at least a year before her death; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).

Benefits are payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: The pension is equal to 20% of the insured's average monthly earnings during the last 10 years. An increment of 2% is paid for every 12-month period of insurance coverage beyond 180 months, up to a maximum of 60% of the insured's earnings (wage increases above 10% a year during the last 10 years are not taken into account in the calculation).

The minimum pension is 60% of the legal monthly minimum wage (27,500 CFA francs in June 2004).

The maximum pension is 1,700,00 CFA francs a month (June 2004). The maximum is set periodically by a Decree of the Council of Ministers.

Old-age settlement: A lump sum equal to the insured's average monthly earnings during the last 10 years times the number of 12-month periods of insurance coverage.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made on January 1, 2001.)

Permanent Disability Benefits

Disability pension: The pension is equal to 20% of the insured's average monthly earnings during the last 10 years. An increment of 2% is paid for every 12-month period of insurance coverage beyond 180 months, up to a maximum of 60% of the insured's earnings. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 6-month insurance period.

The minimum pension is 60% of the legal monthly minimum wage (27,500 CFA francs in June 2004).

The maximum pension is 190,500 CFA francs a month (June 2004). The maximum is set periodically by a Decree of the Council of Ministers.

Constant-attendance supplement: Equal to 40% of the pension.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

When the insured is entitled to receive two or more pensions, the full amount of the higher pension and half the amount of the other pension(s) are paid.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made on January 1, 2001.)

Survivor Benefits

Survivor pension: 40% of the pension the deceased received or would have received is paid to the widow(er). If there is more than one widow, the pension is split equally among them. A disabled or dependent widower is eligible to receive a pension on behalf of his first deceased spouse only.

The pension ceases on remarriage.

Remarriage settlement: A lump sum equal to 6 months' pension is paid.

Orphan's pension: 20% of the deceased's pension for one orphan; 40% for two or more orphans; 30% for a full orphan who is a single child. The amount payable may be recalculated if the number of eligible orphans changes.

The total survivor pension must not exceed 80% of the deceased's pension.

If an eligible survivor also receives survivor benefits under the work injury program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: One month of the pension the deceased would have been entitled to with 180 months of insurance for each 6-month period of insurance the deceased had at the time of death. The settlement is split equally between the eligible spouse and orphans. In the absence of an eligible spouse and orphans, the settlement is paid to the deceased's parents.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made on January 1, 2001.)

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

Managed by a tripartite board and director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1998 (labor code) and 2003 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women; managers of companies under certain conditions.

Exclusions: Self-employed persons, agricultural workers, informal economy workers, cooperative members, apprentices, interns, and students at technical schools.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% of gross payroll.

The minimum monthly earnings for contribution purpose are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Six months of insurance coverage.

An insurance month corresponds to any month in which the insured worked at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid.

Benefits are payable abroad only if there is a reciprocal agreement.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1998 labor code requires employers to provide paid sick leave.)

Maternity benefit: 100% of the insured's earnings at the time the maternity leave starts (the employer pays half). The benefit is payable for 6 weeks before and 8 weeks after the expected date of childbirth. Four additional weeks are payable if complications arise from the pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of the cost of health and medical services for employees.)

Dependents' Medical Benefits

The insured's spouse and dependent children receive the same benefits as the insured according to the labor code. (Some maternity, child health, and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

Managed by a tripartite board and director, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, managers of companies under certain conditions, apprentices, interns, students at technical schools, members of cooperatives, nonsalaried managers of cooperatives and their assistants, seamen, local authority employees, and some public-sector employees and civil servants.

Exclusions: Self-employed persons, agricultural workers, and informal economy workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% to 4% of gross payroll, according to the assessed risk.

The minimum monthly earnings for contribution purpose are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 2/3 of the insured's average daily earnings during the last month before the month in which the accident occurred.

The minimum monthly earnings for benefit purposes are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

The benefit is payable from the day after the onset of disability until full recovery or death. The maximum duration of the benefit is 12 months; thereafter, the benefit is replaced by a temporary disability pension based on the insured's yearly wages in the year before the onset of disability, up to a ceiling of 10 times the legal minimum wage multiplied by 1.4, depending on the assessed degree of disability. The degree of disability is assessed by an approved doctor.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of the insured's annual earnings in the year before the year of the onset of disability up to three times the legal minimum wage, plus 50% of the portion of wages between this limit and 10 times the legal minimum wage.

Partial disability: For an assessed degree of disability of 20% or more, the pension is equal to the insured's annual earnings in the year before the year of the onset of disability multiplied by 0.5 times the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

The minimum monthly earnings for pension calculation purposes are equal to the legal monthly minimum wage multiplied by 1.4. The legal monthly minimum wage is 27,500 CFA francs (June 2004).

Constant-attendance supplement: Equal to 40% of earnings.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, monthly or quarterly.

The degree of disability is assessed by an approved doctor.

When the insured is entitled to two or more pensions, the higher pension and half the amount of the other pension or pensions are paid.

Disability allowance: For an assessed degree of disability of less than 20%, a lump sum equal to 5 years' pension is paid, according to the assessed degree of disability.

The degree of disability is assessed by an approved doctor.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made on January 1, 2001.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, prostheses, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's earnings taken into account for the calculation of the disability pension are payable to a spouse who married the deceased before the onset of disability (a divorced spouse who received alimony may also be entitled to a pension up to 20% of the deceased's earnings). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Remarriage settlement: A lump sum equal to 6 months' pension is paid.

Orphan's pension: 15% of the deceased's earnings taken into account for the calculation of the disability pension are payable to each of the first two orphans and 10% for each additional orphan. Eligible orphans are dependent children younger than age 19 (age 22 if an apprentice, a student, or disabled). An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: 10% of the deceased's earnings taken into account for the calculation of the disability pension each.

The total survivor pension must not exceed 85% of the disability pension the deceased was or would have been entitled to; otherwise, the pensions are reduced proportionally.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: Funeral costs are reimbursed up to five times the monthly legal minimum wage (27,500 CFA francs a month in June 2004).

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made on January 1, 2001.)

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

Managed by a tripartite board and director, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2003 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, managers of companies under certain conditions, local authority employees, and some public-sector employees and civil servants.

Exclusions: Self-employed persons, agricultural workers, informal economy workers, cooperative members, apprentices, interns, and students at technical schools.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.8% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage (27,500 CFA francs in June 2004).

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 22 if an apprentice, a student, or disabled). The parent must have 6 months of insurance and be currently working at least 18 days or 120 hours during the month, including periods for which cash maternity or work injury benefits are paid.

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: Must undergo prescribed medical examinations. The pregnant spouse of an insured worker is also eligible.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month for each child, payable from the first day of the month of birth.

Prenatal allowance: 1,500 CFA francs a month for 9 months.

Some maternity, child health, and welfare services are also provided.

Benefit adjustment: Benefits are adjusted for changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

Managed by a tripartite board and director, the National Social Security Fund administers the program.

Botswana

Exchange rate: US\$1.00 equals 4.35 pula.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1996 (universal pension and orphan care).

Type of program: Universal old-age pension and orphan care benefit system.

Note: Botswana does not yet have national social security legislation.

Coverage

Old-age pension: All citizens of Botswana aged 65 or older. Special system for public-sector employees.

Orphan care benefit: All orphaned citizens of Botswana younger than age 18.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Old-age pension: Age 65 or older and a resident.

Disability benefit: No statutory benefits are provided; cash benefits are provided to registered destitute disabled persons under the destitute program (see Family Allowances, below).

Orphan care benefit: Provided for the loss of one parent (single parent) or both parents (married couple); a social orphan whose parents' whereabouts is not known. The child must be younger than age 18.

Old-Age Benefits

Old-age pension: A flat-rate monthly pension of 166 pula.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Disability benefit: No statutory benefits are provided; cash benefits are provided to registered destitute disabled persons under the destitute program (see Family Allowances, below).

Survivor Benefits

Orphan care benefit: A monthly food basket equal to 216.60 pula; a school uniform, transportation fees, sports fees, tour fees, clothing, rental fees where applicable, and other payments as required. The benefits are received by the orphan's caregiver (guardian) or by an orphan acting as the head of the family (guardian) for younger siblings.

Administrative Organization

Department of Labor and Social Security (<http://www.gov.bw>) provides general supervision and administers the program.

Social Benefits Division, Department of Social Services, Ministry of Local Government (<http://www.gov.bw>) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The amended 1982 Employment Act provides for up to 14 days of paid sick leave a year.

The amended 1984 Employment Order requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is a minimum of 25% of wages or 0.5 pula for each day of absence, whichever is greater, and is payable for 6 weeks before and 6 weeks after the expected date of childbirth; may be extended for an additional 2 weeks for complications arising from childbirth. Maternity benefits may be extended for an additional 2 weeks for complications arising from childbirth.

The 1982 Employment Act requires employers in designated areas to provide certain medical services to employees and their dependents, including transportation to the nearest hospital.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1977, with 1980 and 1985 amendments; and 1998.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons, including government and local authority employees and armed forces personnel.

Exclusions: Casual workers and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

66% of the insured's earnings is payable for up to 6 months; the benefit may be extended for additional 3-month periods up to a total of 24 months with the approval of the Commissioner for Workmen's Compensation. The benefit is payable after a 7-day waiting period until full recovery or certification of permanent disability.

Partial disability: Reduced amounts are payable for partial disability.

Permanent Disability Benefits

If totally disabled, a lump-sum benefit equal to 60 months of the insured's earnings minus the value of any temporary disability benefit paid previously.

The minimum benefit is 16,000 pula.

The maximum benefit is 250,000 pula.

Constant-attendance supplement: Up to a maximum of 25% of the permanent disability benefit.

Partial disability: A percentage of the full benefit according to the assessed degree of disability, according to the schedule in law.

The maximum partial disability benefit is 200,000 pula.

Workers' Medical Benefits

Medical and surgical care, hospitalization, and medicines are provided by the employer, up to a maximum of 75,000 pula; the costs of prostheses, up to a maximum of 10,000 pula; and transportation costs, up to a maximum of 1,500 pula.

Survivor Benefits

Survivor benefit: A lump sum equal to 48 months of the insured's earnings minus the value of any temporary disability benefit previously paid to the deceased is payable to dependent survivors.

The minimum benefit is 8,000 pula.

The maximum benefit is 20,000 pula.

Reduced benefit amounts are paid if the survivor was only partially dependent.

Funeral grant: A lump sum, up to a maximum of 100 pula. (The amount is deducted from the survivor benefit.)

Administrative Organization

Department of Labor and Social Security (<http://www.gov.bw>) enforces the law.

Employers may insure against liability with private insurance companies.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer.

Department of Labor and Social Security (<http://www.gov.bw>) enforces the law.

Commissioner of Labor and Social Security provides supervision.

Family Allowances

Regulatory Framework

Botswana provides monthly cash benefits (61 pula) and monthly food rations (equal to 172 pula) to all destitute residents, including those unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; or orphans or abandoned children younger than age 18 not covered by the orphan care program.

Burkina Faso

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1972 (social security), implemented in 1973, with 2005 (retirement age) amendment.

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons and temporary workers.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of gross earnings. (Voluntarily insured persons contribute 11% of declared earnings. The declared earnings for contribution purposes are chosen by the self-employed person from between the minimum and maximum earnings levels.)

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefits purposes were last adjusted in 2003.)

Self-employed person: Not applicable.

Employer: 5.5% of gross payroll.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefits purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

Qualifying Conditions

Old-age pension: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with 180 months of

insurance coverage. The pension is payable from age 50 if prematurely aged. Retirement from gainful employment is necessary.

For a transitional period until 2009, the old-age pension is payable from age 55.

Deferred pension: A deferred pension is possible.

The pension is payable abroad.

Old-age settlement: Payable if the insured is not eligible for a pension at the normal retirement age. Retirement from gainful employment is necessary.

Disability pension: A permanent loss of 2/3 of earning capacity for any work with 5 years of insurance coverage including at least 6 months in the last year. The insured must be younger than the normal retirement age. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident. The loss in working capacity is assessed by a doctor approved or designated by the National Social Security Fund.

The pension is payable abroad.

Survivor pension: The deceased satisfied the qualifying conditions for the old-age pension or disability pension, was a pensioner at the time of death, or had 180 months of insurance coverage.

The pension is payable to a widow who was married to the deceased for at least 1 year or who has a child or is pregnant by the deceased, to a dependent disabled widower, and to orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled).

The pension is payable abroad.

Survivor settlement: Payable if the deceased had less than 180 months of insurance coverage and did not satisfy the qualifying conditions for a disability pension.

Old-Age Benefits

Old-age pension: The pension is equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. The pension is paid quarterly.

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

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum pension is 80% of the insured's average monthly covered earnings in the last 3 or 5 years, whichever is higher.

Deferred pension: The pension is calculated in the same way as the old-age pension.

Old-age settlement: A lump sum equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher) for each 6-month period of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Permanent Disability Benefits

Disability pension: The pension is equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with a 6-month coverage period. The pension is paid quarterly.

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

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum pension is 80% of the insured's average monthly covered earnings in the last 3 or 5 years, whichever is higher.

Constant-attendance allowance: Equal to 50% of the pension.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance allowance payable.

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

If the insured also receives a disability pension under the work injury program, the work injury disability pension is paid in full along with the part of the nonwork injury permanent disability pension that exceeds this amount.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Survivor Benefits

Survivor pension: The pension paid to the widow(er) is equal to 50% of the pension paid or accrued to the deceased. If there is more than one widow, the pension is split equally among them. The pension is payable quarterly.

The pension ceases on remarriage.

Orphan's pension: The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

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

The total survivor pension must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives a survivor pension under the work injury program, the work injury survivor pension is

paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum equal to 1 month of the deceased's average monthly earnings in the last 3 or 5 years (whichever is higher) before death for each 6-month period of coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial supervision.

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

Managed by a tripartite board and a director, the National Social Security Fund (<http://www.cnss.bf>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1972 (social security), with 1981 (maternity benefit) amendment.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Exclusions: Self-employed persons and temporary workers.

Special system for civil servants (cash maternity benefits only).

Voluntary private health insurance programs are available.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: At least 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of the insured's last gross earnings (of which the National Social Security Fund pays a sum equal to 100% of insurable earnings and the employer pays the remainder). The benefit is payable for 14 weeks, including at least 2 weeks before the expected date of childbirth; may be extended for up to 3 additional weeks in case of complications. The benefit period after childbirth is payable for a stillborn child.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculation purposes were last adjusted in 2003).

Some maternity services are provided under Family Allowances, below.

Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The spouse of an insured woman receives some medical benefits.

Some child health and welfare services are provided under Family Allowances, below.

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial supervision.

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

Managed by a tripartite board and a director, the National Social Security Fund (<http://www.cnss.bf>) administers contributions and benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1972 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, technical students, apprentices, and temporary workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None. (Voluntarily insured persons contribute 3.5% of declared earnings. The declared earnings for contribution purposes are chosen by the voluntarily insured person from between the minimum and maximum earnings levels.)

Self-employed person: Not applicable.

Employer: 3.5% of gross payroll.

The minimum earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 2/3 of the insured's average daily earnings in the 90 days before the month of the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or the certification of permanent disability.

The minimum earnings for benefit purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculation purposes were last adjusted in 2003.)

Permanent Disability Benefits

Permanent disability pension: If the insured is totally disabled, the pension is equal to 85% of the insured's monthly

average earnings in the 3 months before the onset of disability. The pension is paid monthly.

The pension may be paid partially as a lump sum after 5 to 7 years, subject to conditions.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculator purposes were last adjusted in 2003.)

Constant-attendance supplement: Equal to 50% of the pension.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability. The pension is paid quarterly; monthly if the assessed degree of disability is 75% or more.

If the assessed degree of disability is less than 15%, a lump sum of 3 years' pension is paid according to the assessed degree of disability.

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

If the insured also receives a disability pension under the old-age, disability, and survivors program, the work injury permanent disability pension is paid in full along with the part of the nonwork injury disability pension that exceeds this amount.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; hospitalization; medicines; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's monthly average earnings in the 3 months before the onset of disability.

Eligible survivors are a widow who was married to the deceased for at least 1 year (or who has a child or is pregnant by the deceased) or a dependent disabled widower. If there is more than one widow, the pension is split equally among them.

Orphan's pension: Each receives a pension equal to 10% of the deceased's monthly average earnings in the 3 months before the onset of disability for each orphan younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled); 30% for each full orphan.

An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: Each receives a pension equal to 10% of the deceased's monthly average earnings in the 3 months before the onset of disability.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculator purposes were last adjusted in 2003.)

The total survivor pension must not exceed 85% of the deceased's full permanent disability pension; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum equal to 1/2 of the maximum monthly earnings for contribution purposes (600,000 CFA francs in 2005).

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial supervision.

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

Managed by a tripartite board and a director, the National Social Security Fund (<http://www.cnss.bf>) administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1972 (social security), implemented in 1973.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll.

The employer contributions also finance maternity benefits, above.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have 3 months of covered employment and be currently working 18 days or 120 hours a month. The allowance is payable to a pensioner or to an unemployed person for a maximum of 6 months.

The child must not receive an orphan's pension.

If both parents qualify for family allowances, the benefit is paid on behalf of the husband only. If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

The mother and child must undergo prescribed medical examinations.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each of the first six children.

Prenatal allowance: 500 CFA francs a month for 9 months. The allowance is paid in three installments.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: The benefits are adjusted depending on the financial resources of the system. (Family allowances were last adjusted in 1992, and prenatal allowances were last adjusted in 1993.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial supervision.

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

Managed by a tripartite board and a director, the National Social Security Fund (<http://www.cnss.bf>) administers the program.

Burundi

Exchange rate: US\$1.00 equals 1,085.70 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 2002.

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military personnel, and civil service and public utility contract workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special system for civil servants.

Source of Funds

Insured person: 2.6% of gross monthly earnings (excluding family allowances and reimbursements paid by the employer); 3.8% if working under arduous conditions. Voluntary insured persons contribute 6.5% of monthly income.

The maximum monthly earnings for contribution and benefit purposes are 150,000 francs.

Self-employed person: Voluntary coverage, subject to conditions.

Employer: 3.9% of gross monthly payroll; 5.7% of gross monthly payroll for arduous work.

The maximum monthly earnings for contribution purposes are 150,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged or age 45 if working under arduous conditions) with 15 years of insurance. Retirement is not necessary.

Old-age settlement: Paid to an insured person aged 60 or older who does not meet the qualifying conditions for an old-age pension.

Disability pension: Payable for a 66% or more loss of physical or mental capacity with 3 years of insurance coverage, including 6 months of contributions during the last 12 months.

Survivor pension: The insured qualified for a pension, was a pensioner, or had at least 180 months of coverage at the time of death.

Eligible survivors are the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents in the absence of a surviving spouse and children.

Survivor settlement: The deceased did not meet the qualifying conditions for a pension.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the highest legal minimum wage. The highest legal minimum monthly wage is equal to 4,000 francs (2004).

The legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

The maximum pension is 80% of average monthly earnings.

The insured can receive the old-age pension and one or more survivor pensions at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, the full amount of the higher pension and half the amount of the other pension is paid. The combined receipt of the old-age pension before age 60 if prematurely aged and the disability pension is not allowed.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (Benefits were last adjusted in 2003).

Old-age settlement: A lump sum equal to average monthly earnings during the last 3 or 5 years (whichever is higher) times the number of 12-month periods of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months. A 6-month contribution period is credited for each year that the insured is younger than the pensionable age at the time of the claim. The disability pension is normally awarded temporarily.

The minimum pension is 60% of the highest legal minimum wage. The highest legal monthly minimum wage is equal to 4,000 francs (2004).

The legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

The maximum pension is 80% of average monthly earnings.

The insured can receive the disability pension and one or more survivor pensions at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension, only the highest pension is paid. The combined receipt of the disability pension and the old-age pension before age 60 if prematurely aged is not allowed.

Benefit adjustment: Pensions are adjusted for changes in the cost of living if the award is permanent or the insured is aged 60 or older, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

The pension ceases on remarriage.

Orphan's pension: 25% of the deceased's pension is paid for each eligible orphan; 40% for each full orphan.

Dependent parent's and grandparent's pension (in the absence of other eligible survivors): 25% of the deceased's pension each.

The total survivor pension must not exceed 100% of the deceased's pension.

The survivor can receive a survivor pension and an old-age pension or disability pension at the same time.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Survivor settlement: A lump sum calculated as a percentage of the old-age pension the deceased would have received at the pensionable age.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a tripartite board and director, the National Social Security Institute administers the program.

Sickness and Maternity

Regulatory Framework

The labor code (1993) requires employers to pay 2/3 of wages for sick leave for up to 3 months each calendar year and to provide medical care for workers and their dependents.

The labor code (1993) requires employers to pay 50% of wages for maternity leave of up to 12 weeks (14 weeks in case of complications), including at least 6 weeks after childbirth, if the woman has 6 months of service during the year before the expected date of childbirth.

The 1984 provision established a medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to the low-income population.

The 1980 law (health insurance) provides for medical benefits for civil servants and members of the armed forces.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 2002 (pensions and work injury).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including agricultural workers, military personnel, police personnel, apprentices, and trainees.

Exclusions: The self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll.

The maximum monthly earnings for contribution and benefit purposes are 80,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 2/3 of the insured's average daily earnings up to a ceiling. The benefit is payable from the 31st day after the onset of disability (from the second day for a commuting accident or if the costs of the accident are met by the employer) for the total period of incapacity for work, up to a maximum of 6 months from the date of the accident. The insured's salary is suspended while receiving benefits.

The average daily earnings are based on earnings during the last 3 calendar months before the month in which the accident occurred.

The minimum benefit is the regional minimum wage (between 105 francs and 160 francs a day in 2004).

The minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

Permanent Disability Benefits

Permanent disability pension: If totally disabled, 100% of the insured's average monthly earnings up to a ceiling. After the pension has been received for 5 years, it can be converted into a lump sum under certain conditions.

The average earnings are based on earnings during the 3 calendar months before the month in which the accident occurred.

Partial disability: If the assessed degree of disability is 15% or more, the benefit equals a percentage of the full pension according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum equal to 3 years' pension according to the assessed degree of disability.

Constant-attendance supplement: Equal to 50% of the pension.

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, the full amount of the higher pension and half the amount of the other pension is paid. If the insured is entitled to both the nonwork injury disability pension and the work injury permanent disability pension, only the highest pension is paid.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicines, dental care, transportation, physiotherapy, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of the insured's earnings is payable to a widow(er).

The pension ceases on remarriage.

Remarriage settlement: A lump sum of 6 months' pension is paid to the widow(er).

Orphan's pension: 20% of the deceased's earnings for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

Dependent parent's and grandparent's pension (in the absence of other eligible survivors): 20% of the deceased's earnings each.

The total survivor pension must not exceed 100% of the pension the deceased would have received if totally disabled.

Funeral grant: A lump sum equal to 30 times the deceased's average daily earnings up to a ceiling. The average earnings are based on the earnings the deceased received during the last 3 calendar months before the month in which the accident occurred.

The minimum grant is 30,000 francs.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Security Institute administers contributions and benefits.

Medical services are provided by the National Social Security Institute and public or approved private medical institutions.

Family Allowances

Regulatory Framework

First law: 1971.

Current law: 1977 (family benefits).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices.

Exclusions: The self-employed.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost.

Government: None.

Qualifying Conditions

Family allowances: The child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled). The wife must not be in paid employment. For the full benefit, the insured must work at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for the wife and for each child. The benefit is reduced by 50% if the insured works less than 4 hours a day.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Employers pay the benefits directly to employees.

Cameroon

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1969 (pensions), implemented in 1974, with 1984 and 1990 amendments.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: The self-employed.

Voluntary coverage for previously covered workers (not yet implemented).

Special system for civil servants.

Source of Funds

Insured person: 2.8% of gross earnings.

The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs.

Self-employed person: Not applicable.

Employer: 4.2% of gross payroll.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years. Retirement from employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Early pension: Age 50 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years.

Old-age grant: Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance coverage, including at least 6 months of contributions in the last year. No contributions are required if the disability is the result of a nonwork-related accident.

Survivor pension: The deceased was a pensioner or met the pension requirements at the time of death or had at least 180 months of insurance coverage.

Eligible survivors are a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

Survivor grant: The deceased met the requirements for the old-age grant.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions beyond 180 months.

The minimum pension is 50% of the legal minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Constant-attendance supplement: Equal to 40% of the old-age pension.

Old-age grant: A lump sum equal to the insured's average monthly earnings times the number of 12-month periods of coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions beyond 180 months. For each year that a claim is made before the insured reaches age 60, the insured is credited with a 6-month insurance period.

Constant-attendance supplement: Equal to 40% of the insured's disability pension.

Survivor Benefits

Survivor pension: 50% of the deceased's old-age pension is payable to the widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: 15% of the deceased's old-age pension is payable to each orphan; 25% for each full orphan.

Dependent parent's pension: 10% of the deceased's old-age pension each.

Other eligible survivors (in the absence of the above): The pension is split equally among other relatives.

The total survivor pension must not exceed 100% of the deceased's old-age pension.

Survivor grant: A lump sum equal to 1 month's pension (based on 180 months of contributions) for each 6-month period of contributions.

Administrative Organization

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

Managed by a tripartite council and director general, the National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Exclusions: Self-employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

Cash maternity benefits: Six months of consecutive employment and insured at the date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

Maternity benefit: 100% of the last monthly earnings. The benefit is payable 4 weeks before and 10 weeks after the expected date of childbirth; up to 16 weeks after childbirth in case of complications).

Workers' Medical Benefits

Insured women and the spouses of insured men receive 1,400 CFA francs toward expenses in connection with childbirth and 200 CFA francs for each prenatal examination and for pediatric care examinations for up to 6 months.

Some free medical care is provided by government health facilities.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

No statutory benefits are provided.

Some child health care and welfare services are provided to mothers and children under Family Allowances, below.

Administrative Organization

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

National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, technical students, and persons in training.

Exclusions: Civil servants.

Voluntary coverage for the self-employed (not yet implemented).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of monthly earnings during the 3 months before the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit purposes are 17,933 CFA francs.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of average earnings during the 3 months before the onset of disability.

The minimum monthly earnings for benefit purposes are equal to the legal minimum wage (23,514 CFA francs).

The maximum monthly earnings for benefit purposes are 537,994 CFA francs.

Constant-attendance supplement: The annual benefit varies according to the value of the insured's salary and the sector of activity in which the insured is employed.

Partial disability: If the degree of disability is at least 20%, the pension is a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 20%, a lump sum equal to 10 years' partial disability pension is paid.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, X-rays, laboratory services, and rehabilitation.

Survivor Benefits

Survivor pension: The pension is equal to 85% of the deceased's average earnings in the last 3 months.

The pension is split among the eligible survivors according to the schedule in law. Eligible survivors are a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled), and dependent parents.

Funeral grant: The cost of the burial.

Administrative Organization

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

National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: The self-employed.

Special system for apprentices with families.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll; 5.65% (agriculture) and 3.7% (private schools).

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a 6-month period of sick leave, for a 14-week period of maternity leave, for a 3-month period if involuntarily unemployed, and during statutory vacation periods.

Allowances are also payable to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month for each child. The allowance is paid every 3 months.

Prenatal allowance: 1,800 CFA francs a month for 9 months. The allowance is paid in two installments.

Birth grant: 21,600 CFA francs for each birth.

Some child health care and welfare services are also provided to mothers and children.

Administrative Organization

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

National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Cape Verde

Exchange rate: US\$1.00 equals 83.94 escudos.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 2003 (self-employed persons) and 2004 (employed persons).

Type of program: Social insurance system.

Coverage

Employed persons in the private and public sectors.

Special systems for government employees, central bank employees, and the self-employed.

Source of Funds

Insured person: 3% of gross monthly earnings.

Self-employed person: Not applicable (covered by a special system).

Employer: 7% of gross monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with 15 years of contributions.

The pension is payable abroad.

Disability pension: Assessed as 2/3 disabled or disabled with a loss of 1/3 of earning capacity, with 5 years of contributions.

The pension is payable abroad.

Survivor pension: The insured was a pensioner or had 36 months of contributions.

The pension is payable abroad.

Eligible survivors include a widow older than age 50 or disabled, a widower older than age 55 or disabled, and physically or mentally disabled children.

A temporary survivor pension is payable for up to 5 years to a widow younger than age 50, to a widower younger than age 55, and to children aged 15 to 25 who are students.

Old-Age Benefits

Old-age pension: The monthly pension is equal to 2% of annual average earnings, plus an annual coefficient adjusted for changes in the cost of living for each 12-month period of insurance coverage.

The annual average earnings for benefit calculation purposes are based on the 120 best-paid months in the 15 years of contributions.

The minimum monthly pension is 4,620 escudos. (The minimum monthly pension was last adjusted in 2005.)

The maximum monthly pension is 80% of the insured's average earnings.

Benefit adjustment: Pensions are adjusted by decree periodically. (The pensions were last adjusted in 2005.)

Permanent Disability Benefits

Disability pension: The monthly pension is equal to 2% of annual average earnings, plus an annual coefficient adjusted for changes in the cost of living for each 12-month period of insurance coverage.

The annual average earnings for benefit calculation purposes are based on the 120 best-paid months in the 15 years of contributions.

The minimum monthly pension is 4,620 escudos. (The minimum monthly pension was last adjusted in 2005.)

The maximum monthly pension is 80% of the insured's average earnings.

Benefit adjustment: Pensions are adjusted by decree periodically. (The pensions were last adjusted in 2005.)

Survivor Benefits

Survivor pension: The monthly pension is equal to 50% of the deceased's pension.

The pension ceases on remarriage.

Orphan's pension: The monthly pension is equal to 25% of the deceased's pension for each orphan; 50% for each full orphan.

The maximum monthly survivor pension is equal to 100% of the deceased's pension.

Benefit adjustment: Pensions are adjusted by decree periodically. (The pensions were last adjusted in 2005.)

Administrative Organization

Ministry of Labor and Solidarity provides general supervision.

National Social Insurance Institute administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1976.

Current laws: 2003 (self-employed persons) and 2004 (employed persons).

Type of program: Social insurance system. Cash and medical benefits.

Coverage

Employed persons in the private and public sectors.

The self-employed, pensioners, and recipients of social insurance benefits are covered for medical benefits.

Special systems provide cash benefits for government employees and the self-employed.

Source of Funds

Insured person: 4% of gross monthly earnings.

Self-employed person: Not applicable (covered by a special system).

Employer: 4% of gross monthly payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Cash sickness and maternity benefits: Six months of contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 60% of the insured's last monthly earnings or average earnings during the last 6 months, whichever is higher. The benefit is payable for up to 1,095 days. The employer pays 100% of earnings for the first 3 days; thereafter, 40% up to the 90th day.

Maternity benefit: The benefit is equal to 90% of the insured's last monthly earnings or average earnings in the last 6 months, whichever is higher. The benefit is payable for 45 days. (A nursing allowance is payable under Family Allowances, below.)

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, laboratory services, doctor's consultations at home, medicines, prostheses, and dental care.

Cost sharing: The insured pays 15%, 25%, 45%, or 50% of the cost of medicines, according to the schedule in law; pensioners pay 5%, 15%, 40%, or 45%. Medicines are free for low-income pensioners. The insured pays 30% to 50% of the cost of dental care; 15% for low-income pensioners. The insured pays 20%, 25%, 30%, or 40% of the cost of prostheses and appliances; 15% for low-income pensioners.

A daily benefit of 1,000 escudos (1,500 escudos for low-income pensioners) is paid for transportation costs and living expenses; 1,500 escudos (3,000 escudos for low-income pensioners) when receiving care abroad. A daily benefit is also payable for an authorized accompanying person.

Low-income pensioners are pensioners with earnings less than 2.5 times the legal minimum wage. The monthly legal minimum wage is 12,269 escudos.

Dependents' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, laboratory services, doctor's consultations at home, medicines, prostheses, and dental care.

Eligible dependents are children up to age 18 or receiving family benefits, dependent parents, and dependent grandparents.

Cost sharing: The insured's dependents pay 15%, 25%, 45%, or 50% of the cost of medicines, according to the schedule in law; the dependents of a pensioner pay 5%, 15%, 40%, or 45%. Medicines are free for low-income pensioners' dependents. The insured's dependents pay 30% to 50% of the cost of dental care; 15% for low-income pensioners' dependents. The insured's dependents pay 20%, 25%, 30%, or 40% of the cost of prostheses and appliances; 15% for low-income pensioners' dependents.

A daily lump sum of 1,000 escudos (1,500 escudos for low-income pensioners' dependents) is paid for transportation costs and living expenses; 1,500 escudos (3,000 escudos for low-income pensioners' dependents) when receiving care abroad. A daily lump sum is also payable for an authorized accompanying person.

Low-income pensioners are pensioners with earnings less than 2.5 times the legal minimum wage. The monthly legal minimum wage is 12,269 escudos.

Administrative Organization

Ministry of Health provides general supervision.

National Health Service administers the program.

Work Injury

Regulatory Framework

First law: 1960.

Current laws: 1978 (compulsory insurance) and 1991 (private administration).

Type of program: Social insurance system.

Coverage

Employed persons; tenant farmers and sharecroppers; members of cooperative enterprises; apprentices and trainees; certain categories of volunteer workers; and certain categories of self-employed persons, including family members employed by them.

Exclusions: Company managers, owners, and shareholders.

Special system for government employees.

Source of Funds

Insured person: None.

Self-employed person: 6% of gross monthly earnings.

The maximum daily earnings for contribution purposes are 300 escudos.

Employer: 2% of gross monthly payroll for employees or 6% of gross monthly payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).

The maximum daily earnings for contribution purposes are 300 escudos.

Government: None.

Qualifying Conditions

Work injury benefits: There is no qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

If totally disabled, the benefit is equal to 40% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 40% of average earnings in the last 6 months) for the first 14 days; thereafter, 70%. For hospitalization, the benefit is 40% of the insured's earnings; 70% with dependents.

The maximum daily earnings for benefit purposes are 300 escudos.

Partial disability: The benefit is equal to 25% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 40% of the average earnings in the last 6 months).

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the monthly pension is equal to 70% of the insured's earnings on the day the injury occurred (if those earnings differ from the insured's normal earnings, 70% of average earnings in the last 6 months).

The maximum daily earnings for benefit calculation purposes are 300 escudos.

Constant-attendance supplement: Up to 30% of the insured's earnings.

Partial disability: If the assessed degree of disability is between 10% and 99%, the monthly pension equals a percentage of the full disability pension according to the assessed degree of disability.

The degree of disability is assessed according to the schedule in law.

The insured may be required to undergo medical examinations every 6 months during the first 2 years; thereafter, every year.

The pension is payable from the day following the onset of disability (the employer pays the insured's earnings for the day of the work injury).

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, prostheses, appliances, and transportation.

Survivor Benefits

Survivor pension: The monthly pension is equal to 30% of the deceased's earnings on the day the injury occurred (if those earnings differ from normal earnings, 30% of the deceased's average earnings in the last 6 months).

Eligible survivors include a dependent widow, a dependent widower older than age 64 or disabled, and a divorced spouse receiving alimony. (The pension is split equally if there is more than one eligible divorced spouse.)

The maximum daily earnings for benefit calculation purposes are 300 escudos.

The pension ceases on remarriage or if the widow(er) cohabits with a partner.

Remarriage allowance: A lump sum equal to a year's pension.

Orphan's pension: The monthly pension is equal to 15% of the deceased's earnings for each child (including unborn, adopted, natural, and any other dependent children) up to age 18 (age 24 if a student, no limit if disabled); 45% of the deceased's earnings for each full orphan.

Other eligible survivors: A monthly pension equal to 10% of the deceased's earnings is payable to dependent parents and grandparents and to dependent brothers and sisters up to age 16.

The total monthly survivor pension for other dependent relatives is 30% of the deceased's earnings.

The total monthly survivor pension must not exceed 70% of the deceased's earnings.

Funeral grant: The cost of the funeral, up to a maximum of 7,500 escudos.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Labor and Solidarity provides general supervision.

Private insurance companies administer the program.

Family Allowances

Regulatory Framework

First law: 1957.

Current law: 2004 (employed persons).

Type of program: Social insurance system.

Coverage

Persons in insured employment or receiving social insurance benefits.

Special system for government employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll.

Government: None.

Qualifying Conditions

Family allowances: Children must be younger than age 14 (age 24 if a student, no limit if disabled). The allowance is also paid for the insured's parents if each parent's income is less than 2,000 escudos.

Family Allowance Benefits

Family allowances: A monthly allowance of 400 escudos is payable for each eligible dependent; 1,200 escudos a month for each disabled child younger than age 8; 1,600 escudos a month for each disabled child aged 8 to 13; and 2,050 escudos a month for each disabled child older than age 13. The allowance is payable for a maximum of four children; the limit on the number of children is waived if the parent is a pensioner or the insured is deceased and the mother is an unemployed widow.

Nursing allowance: 1,200 escudos a month for 6 months.

Funeral grant: The cost of the funeral, up to a maximum of 20,000 escudos for the insured or his or her spouse or children older than age 14; 15,000 escudos for children aged 6 to 14; and 7,500 escudos for children younger than age 6.

Benefit adjustment: Benefits are adjusted periodically. (The benefits were last adjusted in 2005.)

Administrative Organization

Ministry of Labor and Solidarity provides general supervision.

National Social Insurance Institute administers the program.

Central African Republic

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current law: 1981.

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and other government contract workers, members of public or local authorities, students in professional schools, trainees, and apprentices.

Exclusions: Agricultural workers and temporary or occasional workers.

Voluntary coverage for the self-employed.

Source of Funds

Insured person: 2% of gross earnings.

Self-employed person: Voluntary coverage only.

Employer: 3% of gross payroll.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with less than 20 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or age 50 (women) and registered with the fund for at least 20 years with 60 months of contributions in the last 10 years. The pension is payable 5 years before the normal retirement age if the insured is prematurely aged. Retirement from gainful employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age allowance: Age 55 (age 50 if prematurely aged) with at least 12 months of coverage but ineligible for the old-age pension.

Disability pension: A loss of 2/3 of earning capacity and registered with the fund for at least 5 years with 6 months of contributions in the year before the onset of disability (conditions are waived for currently employed persons if the disability is a result of a nonoccupational accident). The pension is payable after 6 consecutive months of disability provided that the disability is expected to last for at least another 6 months.

Survivor pension: The deceased met the requirements for a pension or was a pensioner at the time of death.

Survivor settlement: Paid to the survivor if the deceased did not meet the requirements for a pension.

Eligible survivors are a widow aged 50 or older (aged 45 if prematurely aged) or aged 30 or older if caring for a child or disabled, a dependent widower aged 55 (aged 50 if prematurely aged), and dependent children.

The spouse must have been married to the insured for at least 2 years before the insured's death.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for each 12-month period of contributions beyond 240 months.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is equal to 80% of the insured's average monthly earnings.

Pensions are paid quarterly.

Old-age allowance: A lump sum equal to 1 month's average earnings for each 12-month period of insurance coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for each 12-month period of contributions beyond 240 months. The insured is credited with 6 months of coverage for each year that a claim is made before age 55.

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

Constant-attendance supplement: Equal to 50% of the pension.

Benefits are paid quarterly.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the spouse. If there is more than one widow, the amount is split equally.

The pension ceases on remarriage.

Orphan's pension: A total amount equal to 50% of the deceased's pension is payable for all eligible orphans; 100% in the case of full orphans.

The total survivor pension must not exceed 100% of the deceased's pension.

Pensions are paid quarterly.

Survivor settlement: A lump sum equal to 1 month's old-age pension is paid for each 6 months of coverage.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1965.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Six months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of the insured's daily earnings is payable for up to 8 weeks before and 6 weeks after (9 weeks in case of complications) the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Some health services are provided free during the maternity leave.

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health care is provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Exclusions: Agricultural workers, temporary or occasional workers, and the self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is equal to 50% of the insured's average daily earnings in the 30 days before the onset of disability for the first 28 days of disability; thereafter, 66.6% of average daily earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is 100% of the insured's average monthly earnings, up to a ceiling.

Partial disability: The insured's average monthly earnings, up to a ceiling, multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

Constant-attendance supplement: Equal to 40% of the pension.

Benefits are paid monthly or quarterly.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's average monthly earnings, up to a ceiling.

Orphan's pension: 15% of the insured's average monthly earnings, up to a ceiling, is payable for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: Each receives a pension equal to 10% of the insured's average monthly earnings.

The total survivor pension must not exceed 85% of the deceased's average monthly earnings.

Funeral grant: The grant is equal to 1/50 of the deceased's annual income. The maximum monthly earnings for calculating the grant are 200,000 CFA francs.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of gross payroll.

The maximum monthly earnings for contribution purposes are 200,000 CFA francs.

The employer contributions also finance maternity benefits.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 18 if an apprentice, age 20 if a student or disabled). School attendance is required for children of school age. The parent must have 6 months of employment and be currently working 20 days or 133 hours a month or be a social insurance beneficiary.

Prenatal allowance: Must undergo regular medical examinations, as specified in law.

Birth grant: Awarded for each of the first three births.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.

Prenatal allowance: 1,200 CFA francs a month for 9 months.

Birth grant: A lump sum of 10,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Chad

Exchange rate: US\$1.00 equals
493.54 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.

Special system for civil servants.

Source of Funds

Insured person: 2% of gross earnings.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged), registered with the National Social Insurance Fund for at least 15 years, and with 180 months of insurance coverage or with 60 months of contributions in the last 10 years. Retirement from gainful employment is necessary.

Old-age settlement: Age 55 (age 50 if prematurely aged) and ineligible for the old-age pension.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance, including 6 months of contributions in the year before the onset of disability. There is no qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: The deceased met the qualifying conditions for a pension, was a pensioner, or had 180 months of insurance coverage at the time of death.

Survivor settlement: Paid to a survivor if the deceased was ineligible for a pension.

Eligible survivors are a widow aged 40 or older or pregnant, disabled, or caring for a child, and who was married to the deceased for at least 1 year; a dependent disabled widower who was married to the deceased for at least 1 year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.2% of average monthly earnings for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of the average monthly earnings used for calculating the pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

Old-age settlement: A lump sum is paid equal to 1 month's wages for each year of insurance coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.2% of average monthly earnings for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 1-year coverage period.

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

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of the average monthly earnings used for calculating the pension.

Constant-attendance allowance: Equal to 50% of the pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's pension.

If there is more than one eligible widow, the pension is split equally among them.

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum equal to 6 month's survivor pension.

Orphan's pension: The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

The orphan's pension must be at least equal to the family allowance.

The total survivor pension must not exceed 100% of the deceased's old-age pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

Survivor settlement: A lump sum is paid if the deceased was ineligible for a pension.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: See source of funds under Family Allowances, below.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Six consecutive months of employment immediately before work ceases.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is equal to 50% of the insured's last daily earnings. The benefit is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.5% of gross payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The work accident must be reported within 48 hours.

Temporary Disability Benefits

The benefit is equal to 2/3 of the insured's average daily wage in the 30 days before the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or until certification of permanent disability (after 2 years).

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of the insured's average monthly earnings in the 12 months before the onset of disability.

Partial disability: For an assessed degree of disability of at least 10%, the pension is equal to the insured's average monthly earnings in the 12 months before the onset of disability multiplied by 0.5 times the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

The earnings used for benefit calculation purposes are six times the highest legal minimum wage, plus 1/3 of earnings between six times the highest legal minimum wage and 25 times the highest legal minimum wage. Earnings above 25 times the highest legal minimum wage are not taken into account for benefit calculation purposes.

With an assessed degree of disability of at least 10%, the minimum pension is calculated on the basis of 1.35 times the highest legal minimum wage.

Constant-attendance allowance: Equal to 40% of the pension.

Pensions are normally paid quarterly. If the insured is assessed as 100% disabled, the pension is paid monthly; if assessed as at least 75% disabled, the insured can request a monthly payment.

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's average earnings in the last 12 months.

Orphan's pension: 15% of the deceased's average earnings in the last 12 months is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average earnings in the last 12 months, up to a maximum of 30%.

The total survivor pension must not exceed 85% of the deceased's average earnings used for calculating the pension.

The earnings used for benefit calculation purposes are six times the highest legal minimum wage, plus 1/3 of earnings between six times the highest legal minimum wage and 25 times the highest legal minimum wage. Earnings above 25 times the highest legal minimum wage are not taken into account for benefit calculation purposes.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

Funeral grant: The cost of the funeral is reimbursed, up to a maximum of 1/24 of insured earnings.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of gross payroll.

The maximum monthly earnings for contribution purposes are 130,000 CFA francs.

Government: A subsidy from earmarked taxes.

All of the above contributions also finance maternity benefits under Sickness and Maternity, above.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have 6 months of employment and be currently working 20 days a month; the widow of a beneficiary.

Prenatal allowance: Must undergo regular prescribed medical examinations.

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

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.

Prenatal allowance: 5,400 CFA francs for each month of pregnancy. The allowance is paid in two installments.

Birth grant: A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Congo (Brazzaville)

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: 4% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution and benefit purposes are 1,200,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 1,200,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged), registered with the National Social Security Fund during the last 20 years, and has a total of 240 months of insurance coverage, including 60 months of contributions in the last 10 years. Retirement from paid employment is necessary.

Partial pension: The insured is of pensionable age, retired from paid employment, and has at least 60 months of contributions but does not meet the other qualifying conditions for the old-age pension.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: The insured does not meet the qualifying conditions for a full or partial pension.

Disability pension: A loss of 2/3 of capacity for any work, registered with the National Social Security Fund for at least

5 years, and 6 months of contributions in the year before the onset of disability. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: The deceased met the qualifying conditions for a pension or was a pensioner at the time of death.

Survivor settlement: The deceased did not qualify for a pension.

Eligible survivors are a widow(er) who was married to the deceased for at least 1 year, children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled), and dependent parents.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years, plus 2% of the insured's average monthly earnings for each 12-month period of insurance coverage beyond 240 months.

The minimum pension is 60% of the highest legal minimum wage.

The maximum pension is equal to 80% of the insured's average monthly earnings.

Partial pension: The pension is equal to 2% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years for each year of insurance coverage.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Old-age settlement: A lump sum equal to 1 month of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years is payable for each 12-month period of insurance coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 40% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years, plus 2% for each 12-month period of insurance coverage beyond 240 months. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 6-month coverage period.

When the insured reaches age 55, the disability pension ceases and is replaced by an old-age pension of the same amount.

The minimum pension is 60% of the highest legal minimum wage.

The maximum pension is equal to 80% of the insured's average monthly earnings.

Constant-attendance allowance: Equal to 50% of the pension.

Child supplement: 1,200 CFA francs a month for each child.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Survivor Benefits

Survivor pension: 30% of the deceased's pension is payable to the widow(er).

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum equal to 6 months' pension.

Orphan's pension: 50% of the deceased's pension is split equally among the orphans. The orphan pension must be at least equal to family allowances.

Other eligible survivors: 20% of the deceased's pension is split equally.

The total survivor pension must not exceed 80% of the deceased's pension.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Survivor settlement: A lump sum equal to 1 month's basic old-age pension for each 6-month period of contributions.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1986 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have 6 consecutive months of employment and be currently working at least 20 days or 133 hours a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is equal to 50% of daily insurable earnings in the month before maternity leave begins (the employer also pays 50% of earnings). The benefit is payable for 15 weeks, including at least 9 weeks after the expected date of childbirth; may be extended by 3 weeks in case of complications.

Workers' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

The insured is reimbursed for any medical expenses related to maternity care.

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the onset of disability is payable for up to 3 months; thereafter, 2/3 of the same average earnings is payable. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit calculation purposes are equal to 1% of the maximum monthly earnings for contribution purposes.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of the insured's average earnings.

Partial disability: The pension is equal to the insured's average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50%, and by 1.5 times the assessed degree of disability for the portion above 50%. For an assessed degree of incapacity less than 10%, a lump sum is paid.

Constant-attendance allowance: Equal to 50% of the pension.

Pensions are normally paid quarterly. If the insured is assessed as 100% disabled, the pension is paid monthly; if assessed as at least 75% disabled, the insured can request a monthly payment; if assessed as less than 25% disabled, annual payments are made.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the deceased's earnings are paid to the widow(er).

Eligible widow(er)s must not have been separated or divorced from the deceased and must have been married to the deceased before the date of the accident that resulted in the insured's death.

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum, up to a maximum of 3 years' pension.

Foreign survivors who leave the country receive a lump sum equal to 3 years' pension.

Orphan's pension: 50% of the deceased's earnings is split equally among orphans younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Dependent parent's pension: 20% of the deceased's earnings is split equally.

The total survivor pension must not exceed 85% of the deceased's earnings.

Pensions are paid quarterly.

Funeral grant: The cost of the funeral, up to a maximum.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 1986 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have 6 consecutive months of employment and be currently working at least 20 days or 133 hours a month; the widow of an insured person.

Prenatal allowance: Must undergo regular prescribed medical examinations.

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

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.

Prenatal allowance: 1,200 CFA francs a month for each month of pregnancy. The allowance is paid in two installments.

Birth grant: A lump sum of 1,100 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Congo (Kinshasa)

Exchange rate: US\$1.00 equals
433.50 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1961 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, casual workers, some categories of boat workers, and public-sector employees not otherwise covered by a social security program.

Voluntary coverage for nonemployed persons who were previously insured for at least 5 years, including 6 consecutive months, and who request to be covered in the 6-month period after insured employment ceases.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross earnings. The voluntarily insured contribute 7% of the most recent 6 months' covered earnings, according to three earnings classes.

Self-employed person: Not applicable.

Employer: 3.5% of gross payroll.

Government: An annual subsidy, up to a maximum.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women); age 55 (men and women) if prematurely aged, with 60 months of insurance coverage in the last 10 years. Retirement from paid employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: The insured does not meet the qualifying conditions for an old-age pension. The settlement is payable from age 58. Retirement from paid employment is necessary.

Disability pension: A loss of 2/3 of earning capacity with 36 months of insurance coverage in the last 5 years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: The deceased met the qualifying conditions for a pension or was a pensioner at the time of death.

Survivor settlement: The deceased did not meet the qualifying conditions for a pension.

Eligible survivors are a nonworking widow aged 50 or older or disabled, a dependent disabled widower, and orphans younger than age 16 (age 25 if a student, no limit if disabled).

The widow(er) must have been married to the deceased for more than 6 months; if the death was the result of an accident, the widow(er) must have been married to the deceased before the date of the accident. The benefit is suspended if the widow resumes paid employment.

Old-Age Benefits

Old-age pension: An annual benefit of 1/60 of the insured's average monthly covered earnings times the number of months of insurance coverage.

The minimum pension is 50% of the legal minimum wage.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree, according to changes in wages.

Old-age settlement: A lump sum equal to 10 times the annual pension, based on the number of complete years of insurance coverage.

The minimum settlement is 50% of the minimum annual pension.

Permanent Disability Benefits

Disability pension: An annual benefit of 1/60 of the insured average monthly covered earnings in the 3 years before the onset of disability times the number of months of insurance coverage. For each month that a claim is made before the insured reaches age 55, the insured is credited with a 1-month coverage period. At the normal retirement age, the disability pension is replaced by an old-age pension of the same amount.

The minimum pension is 50% of the legal minimum wage.

Constant-attendance allowance: Equal to 50% of the pension.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree, according to changes in wages.

Survivor Benefits

Survivor pension: 40% of the insured's pension is paid to the widow(er).

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum equal to 12 months' pension.

Orphan's pension: A lump sum equal to 25% of the survivor settlement for each orphan; 50% each for full orphans or half-orphans if the mother does not qualify for a survivor pension or settlement.

The total orphan's pension must not exceed 100% of the survivor settlement.

Benefits are paid monthly or quarterly.

Benefit adjustment: Benefits are adjusted by presidential decree, according to changes in wages.

Survivor settlement: A lump sum equal to 12 months' pension is paid to survivors.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers the program through 8 central directorates, 4 urban directorates in Kinshasa, 10 provincial directorates, and 15 district bureaus.

Sickness and Maternity

Regulatory Framework

Sickness benefits: No statutory benefits are provided. (The labor code requires employers to pay 2/3 of wages, plus family allowances.)

Maternity benefits: No statutory benefits are provided. (The labor code requires employers to provide 14 weeks of paid maternity leave.)

Medical benefits: Medical care is available for old-age pensioners and disability pensioners and their dependents in government hospitals and dispensaries and in the medical facilities of the National Social Security Institute.

The labor code requires employers to provide medical care for workers and their dependents.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 1961 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not otherwise covered by a social security program.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of gross payroll. (The contribution may increase, depending on the reported accident rate.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

If at least 60% disabled, the benefit is equal to 2/3 of the insured's average daily earnings in the 3 months before the onset of disability (plus family allowances where applicable). The benefit is payable from the day after the onset of disability or occupational illness until full recovery or certification of permanent disability.

The benefit is reduced by 50% during periods of hospitalization if the insured has no dependents.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the onset of disability.

Constant-attendance allowance: Equal to 50% of the pension.

Partial disability: A percentage of the full pension according to the assessed degree of disability. If the assessed degree of disability is less than 15%, the benefit is paid as a lump sum equal to three times the annual pension.

Benefits are paid monthly or quarterly.

Benefit adjustment: The pension is adjusted periodically.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of the insured's permanent disability pension is paid to a widow of any age or to a dependent disabled widower.

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum equal to 12 months' pension.

Orphan's pension: 15% of the deceased's permanent disability pension is paid for each orphan younger than age 16 (age 25 if a student, no limit if disabled).

The total survivor pension must not exceed 100% of the deceased's permanent disability pension.

Funeral grant: A lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 1961 (social security).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries in Katanga Province.

The labor code requires employers to provide family benefits to workers in all provinces except Katanga.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must be unmarried and younger than age 16 (age 25 if a student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of the legal minimum wage for each child.

Benefits are paid retroactively at regular intervals not greater than 3 months and not less than 15 days.

Benefit adjustment: Benefits may be adjusted annually according to changes in the cost of living.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers the program in Katanga Province.

Côte d'Ivoire

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.2% of gross earnings.

In the absence of a reciprocal agreement, the contributions of a foreign insured person may be reimbursed as a lump sum if the insured has less than 3 years of contributions at the time of leaving the country.

The maximum monthly earnings for contribution purposes are equal to 45 times the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

Self-employed person: Not applicable.

Employer: 4.8% of gross payroll.

The maximum monthly earnings for contribution purposes are equal to 45 times the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with 15 years of contributions. Retirement from covered employment is necessary.

Early pension: A reduced pension is payable from age 50.

If the insured has insufficient years of contributions to qualify for the pension at retirement age, he or she can buy up to 24 months' contributions in order to meet the contribution conditions and can also continue working for up to 5 years after age 55.

The pension is payable abroad.

Old-age allowance: Ineligible for the old-age pension at age 55 with at least 3 years of employment.

Disability pension: Permanently incapable of any work with 15 years of contributions.

Survivor pension: The insured was a pensioner or met the qualifying conditions for a pension at the time of death.

The pension is payable to a widow(er) who was married to the deceased for at least 2 years and to full orphans younger than age 17 (age 19 if an apprentice, age 22 if a student or disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 1.33% of the insured's average earnings in the 10 best years times the number of years of paid and credited insurance coverage before January 1, 2000, plus 1.70% of the insured's average earnings for each year of coverage after this date.

The minimum pension is equal to 50% of the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 10 best years.

Early pension: The pension is reduced by 5% for each year that the pension is taken before age 55.

Child supplement: 10% of the insured's pension is paid for each child younger than age 16, up to a maximum of 30%.

The pension is paid quarterly.

Benefit adjustment: Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

Old-age allowance: A lump sum based on average earnings and years of insurance coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 1.33% of the insured's average earnings in the 10 best years times the number of years of paid and credited insurance coverage before January 1, 2000, plus 1.70% of the insured's average earnings for each year of coverage after this date.

Child supplement: 10% of the insured's pension is paid for each child younger than age 16, up to a maximum of 30%.

The pension is paid quarterly.

Benefit adjustment: Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Full orphan's pension: Each receives 20% of the deceased's pension.

The total full orphan's pension must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

The pension is paid quarterly.

Benefit adjustment: Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity, Social Security, and the Disabled (<http://www.msssh.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance provides financial supervision.

Managed by a tripartite board, the unitary Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Employed women, including temporary, fixed-term, or daily employed women in the public sector.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% of gross payroll.

The maximum monthly earnings for contribution purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employed women who are not civil servants.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Three months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The monthly benefit is equal to 100% of the insured's last earnings. The benefit is payable for 6 weeks

before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Medical care is provided by community health centers of the National Social Insurance Fund.

Employers must provide medical services for their workers.

Salaried pregnant women have access to free medical care provided through public hospitals or can receive 5,000 CFA francs toward the cost of childbirth in a private clinic or other establishment. From the third month of pregnancy, the cost of medical care and medicines are reimbursed.

Dependents' Medical Benefits

Health care is provided to children at community health centers managed by the National Social Insurance Fund.

Administrative Organization

Ministry of Solidarity, Social Security, and the Disabled (<http://www.msssh.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance provides financial supervision.

Managed by a tripartite board, the unitary Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

Work Injury

Regulatory Framework

First law: 1957.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, seamen, members of cooperatives, nonsalaried managers of cooperatives and their assistants, chairmen and managing directors of certain companies, apprentices, technical college students, and convicted persons working in prison workshops.

Voluntary coverage for self-employed persons for all work injury benefits except temporary disability benefit.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions, according to the assessed degree of risk.

Employer: 2% to 5% of gross payroll, according to the assessed degree of risk.

The maximum monthly earnings for contribution purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's earnings at the onset of disability for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of the insured's annual earnings.

Partial disability: The pension is equal to a percentage of the insured's annual earnings according to the assessed degree of disability.

The minimum earnings for benefit calculation purposes are the legal minimum monthly wage. The monthly legal minimum wage is 36,607 CFA francs.

Constant-attendance allowance: Equal to 40% of the pension.

Pensions are paid monthly if the assessed degree of disability is 75% or more; quarterly or yearly if the assessed degree of disability is less than 10%.

The pension may be partially paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is more than 10%; the total remaining pension may be paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is 10% or less.

Benefit adjustment: Pensions are adjusted annually according to changes in the average salary, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, funeral transportation, and rehabilitation.

Survivor Benefits

Survivor pension: The annual pension is equal to 30% of the deceased's annual earnings. The widow(er) must have been married to the deceased before the onset of the deceased's disability. If there is more than one widow, the pension is split equally among them.

If the widow(er) has no eligible dependent child, the survivor pension ceases on remarriage and a lump sum is paid.

Remarriage allowance: A lump sum equal to 3 years' pension.

Orphan's pension: The annual pension is equal to 15% of the deceased's annual earnings for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: Parents and grandparents each receive 10% of the deceased's earnings, up to a maximum of 30% of the deceased's earnings.

The total survivor pension must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

Funeral grant: A lump sum covering the cost of burial.

Benefit adjustment: Pensions are adjusted annually according to changes in the average salary, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity, Social Security, and the Disabled (<http://www.msssh.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance provides financial supervision.

Managed by a tripartite board, the unitary Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of gross payroll.

The maximum monthly earnings for contribution purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Family allowances: Paid for a child older than 12 months and younger than age 14 (age 19 if an apprentice, age 22 if a student or disabled). The parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month; the widow of an insured person.

Prenatal allowance: The insured must undergo three prescribed medical examinations during the pregnancy.

Birth grant: Paid for children born in the insured's first marriage. If the insured's first spouse dies, a child born in the insured's second marriage may be eligible. The grant is payable for three births only. Must undergo prescribed medical examinations.

Maternity allowance: The child must undergo prescribed medical examinations when aged 2 months, 4 months, 6 months, 8 months, and 12 months.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child. The allowance is paid quarterly.

Prenatal allowance: The allowance is 13,500 CFA francs and is paid in three installments, with each one preceded by a medical examination.

Birth grant: A lump sum of 18,000 CFA francs on the birth of each of the first three children.

Maternity allowance: 18,000 CFA francs is paid in three installments: 9,000 CFA francs at childbirth, 4,500 CFA francs when the child is 6 months old, and 4,500 CFA francs when the child is 12 months old.

Administrative Organization

Ministry of Solidarity, Social Security, and the Disabled (<http://www.msssh.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance provides financial supervision.

Managed by a tripartite board, the unitary Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

Egypt

Exchange rate: US\$1.00 equals 6.21 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975 (civil servants and public- and private-sector employees), 1976 (employers and self-employed), 1978 (migrant workers), and 1980 (coverage extension).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Special systems for self-employed persons and employers, migrant workers, temporary and casual workers in agriculture, artisans, small land and property owners, and domestic servants.

Source of Funds

Insured person: 10% of gross monthly earnings, plus 3% of gross base monthly earnings for lump-sum benefits.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings (base plus variable earnings) for contribution and benefit purposes are 1,150 pounds.

Base earnings are earnings up to 650 pounds a month. Variable earnings are earnings exceeding 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Self-employed person: 15% of monthly income, chosen by the insured from a fixed earnings scale ranging from 100 pounds to 1,000 pounds.

Employer: 15% of gross monthly payroll, plus 2% of gross base monthly payroll for lump-sum benefits.

The minimum monthly earnings for contribution purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings (base and variable earnings) for contribution purposes are 1,150 pounds.

Base earnings are base pay up to 650 pounds a month. Variable earnings are base pay exceeding 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Government: 1% of gross monthly insurable payroll; the cost of deficits.

Qualifying Conditions

Old-age pension (base and variable): Age 60 with 120 months of contributions.

Early pension (base and variable): At any age with 240 months of contributions.

Flat-rate allowance: The insured is eligible for a pension.

Old-age benefit (base and variable): If eligible for a pension, a lump sum is paid at retirement.

Old-age settlement: Age 60 but does not qualify for a (base and variable) pension, at any age if emigrating, if sentenced to 10 or more years of imprisonment, or to insured women aged 51 or older (married, divorced, or widowed) who do not qualify for a (base and variable) pension.

Lump-sum benefit: If eligible for an old-age settlement, a lump sum is paid at retirement.

Disability pension (base and variable): Totally or partially disabled and permanently incapable of any gainful employment. The insured must be younger than age 60 and have 3 consecutive months or a total of at least 6 months of contributions. The onset of disability must begin during insurable employment or within a year after employment ceases; 10 years of contributions are required if the onset of disability begins more than a year after employment ceases.

Flat-rate allowance: The insured is eligible for a pension.

Disability benefit (base and variable): If eligible for a disability pension, a lump sum is paid.

Supplementary benefit: A lump sum is paid to persons eligible for the disability pension.

Disability settlement: Assessed as totally disabled but does not meet the qualifying conditions for a pension.

Lump-sum benefit: If eligible for a disability settlement, a lump sum is paid.

Supplementary benefit: A lump sum is paid to persons eligible for the disability settlement.

Survivor pension (base and variable): The deceased was a pensioner or had 3 consecutive months or a total of 6 months of contributions; 10 years of contributions are required if the death occurred more than a year after employment ceased and before the insured reached retirement age.

Flat-rate allowance: The deceased was eligible for a pension.

Survivor benefit (base and variable): If eligible for a survivor pension, a lump sum is paid.

Supplementary benefit: A lump sum is paid to eligible survivors.

Survivor settlement: If the deceased did not qualify for a (base and variable) pension, a lump sum is payable to eligible survivors or the legal heir.

Lump-sum benefit: Paid to survivors eligible for the survivor settlement.

Supplementary benefit: A lump sum is paid to survivors eligible for the survivor settlement.

Death grant: Payable for the death of the insured. The grant is payable to the surviving spouse or eligible surviving children.

Funeral grant: The cost of the funeral is payable to the surviving spouse or to the eldest child.

Eligible survivors are a dependent widow or a disabled widower; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

Old-Age Benefits

Old-age pension

Base pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to average monthly base earnings during the last 2 years or average monthly base earnings, increased by 40%, in the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

Supplement for additional contribution periods: A lump sum equal to 15% (9% for contribution periods paid retroactively) of the reference base earnings is awarded for each year of paid contributions beyond 36 years.

Early base pension: The base pension is reduced according to insured's age at the date of claim for the pension: the reduction is 15% if younger than age 45; 10%, if younger than age 50; 5%, if younger than age 55. There is no reduction if aged 55 or older.

The base pension special increment is not payable if the applicant for the early pension is younger than age 50.

Variable pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings for the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Early variable pension: The variable pension is reduced by 5% for each year that the insured is younger than age 60 at the time of the claim.

The minimum total pension (base plus variable) is 50% of average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (basic plus variable) is 80% of average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Old-age benefit (base and variable): One month's base earnings for each year of paid contributions.

Old-age settlement: Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12, for each year of contributions.

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings, increased by 40%, in the 5 years before the last 2 years, whichever is lower.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

Permanent Disability Benefits

Disability pension

Base pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to the average monthly base earnings during the last year. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

Variable pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is 50% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Constant-attendance allowance: Equal to 20% of the pension.

Disability benefit (base and variable): One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension times an age coefficient. The benefit is reduced by 50% for a partial disability.

Disability settlement: Up to 15% (9% for contribution periods paid retroactively) of the total reference earnings (base plus variable) multiplied by 12, for each year of contributions.

The reference base earnings are equal to the average monthly base earnings during the last 2 years or the average monthly base earnings, increased by 40%, during the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

The reference variable earnings are equal to average monthly variable earnings over the entire contributory period increased by 2% for each complete year of contributions up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension times an age coefficient. The benefit is reduced by 50% for a partial disability.

Survivor Benefits

Survivor pension

Base pension: Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to the average monthly base earnings in the last year. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

Variable pension: 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is 50% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Survivor benefit (base and variable): One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension times an age coefficient.

Survivor settlement: Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12, for each year of contributions.

The reference base earnings are equal to the average monthly base earnings during the last 2 years or the average monthly base earnings, increased by 40%, during the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

The reference variable earnings are equal to average monthly variable earnings over the entire contributory period increased by 2% for each complete year of contributions up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension times an age coefficient.

Death grant: Equal to 3 months' (base plus variable) pension.

Funeral grant: Equal to 2 months' (base plus variable) pension. The minimum grant is 200 pounds.

Administrative Organization

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Social Insurance Government Sector Fund administers the program for government employees.

Sickness and Maternity

Regulatory Framework

First laws: 1959 and 1964.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee). Coverage is being extended gradually to students.

Exclusions: Temporary and casual agricultural workers, domestic servants, small-scale artisans, and the self-employed.

Source of Funds

Insured person: 1% of gross monthly earnings; old-age pensioners contribute 1% of the pension; survivors optionally contribute 2% of the survivor pension.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

Self-employed person: Not applicable.

Employer: 4% of gross monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

Government: None; the cost of cash benefits paid directly to insured government employees.

Qualifying Conditions

Cash sickness and medical benefits: Must have paid contributions for the last 3 months or for a total of 6 months, including the last 2 months.

Cash maternity benefits: Must have paid contributions for the last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of the last insurable daily wage before the onset of incapacity is paid for the first 90 days; thereafter, 85% (100% of earnings is payable for a specified chronic disease). The benefit is payable for up to 180 days in a calendar year; no limit on duration for specified chronic diseases.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Maternity benefit: 75% of the last insurable daily wage before the maternity leave period is payable for up to 90 days. The benefit is payable for a maximum of three pregnancies.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly.

Dependents' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly.

Administrative Organization

Ministry of Health provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Exclusions: Casual workers, domestic workers, and the self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll; a maximum of 2% of gross payroll if the employer provides employees with temporary disability benefits.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of daily insurable earnings is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Permanent Disability Benefits

Permanent disability pension

Base pension: 80% of average monthly base earnings in the last year before the onset of disability. Base earnings are base pay up to 650 pounds a month.

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

Variable pension: 80% of average monthly variable earnings during the total contribution period. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

If combined with the old-age pension, disability pension, or survivor pension, the work injury permanent disability pension must not exceed 100% of average monthly insured (base plus variable) earnings during the year before the onset of disability.

Constant-attendance allowance: Equal to 20% of the pension.

Partial disability: If assessed as at least 35% disabled but less than 100% disabled, a percentage of the full (base plus variable) pension according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months' pension according to the assessed degree of disability.

Lump-sum award: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary compensation: Equal to 18 times the total reference monthly (base plus variable) earnings used for purpose of calculating the survivor pension times an age coefficient.

Benefit adjustment: Pensions are increased by 5% after each 5-year period of continuous disability, up to age 60.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

Survivor Benefits

Survivor pension

Base pension: 80% of average monthly base earnings during the last year before the insured's death. Base earnings are base pay up to 650 pounds a month.

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

Variable pension: 80% of average monthly variable insurable earnings during the total contribution period. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

If combined with the old-age pension, disability pension, or survivor pension, the work injury survivor pension must not exceed 100% of average monthly insurable (base plus variable) earnings.

Lump-sum award: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Benefits are split among eligible survivors according to the schedule in law: a widow of any age, a disabled widower, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

Death grant: Equal to 3 months of the deceased's (base plus variable) pension.

Funeral grant: Equal to 2 months' (base plus variable) pension. The minimum grant is 200 pounds.

Administrative Organization

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Unemployment

Regulatory Framework

First law: 1959.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons in the public and private sectors.

Exclusions: Temporary, seasonal, and casual workers; domestic servants; family labor; civil servants; employees older than age 60; the self-employed; and artisans.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Six months of contributions, including the 3 consecutive months before unemployment. The insured must be able and willing to work and registered with, and reporting regularly to, the manpower office. Unemployment is not the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

Unemployment Benefits

60% of the last monthly wage is payable after a 7-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

Administrative Organization

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Equatorial Guinea

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1947.

Current law: 1984, implemented in 1990.

Type of program: Social insurance system.

Coverage

Employees, including civil servants and military personnel.

Source of Funds

Insured person: 4.5% of gross earnings.

Self-employed person: Not applicable.

Employer: 21.5% of gross payroll.

Government: At least 25% of annual social security receipts.

All of the above contributions also finance sickness and maternity benefits, work injury benefits, and family allowances, below.

Qualifying Conditions

Old-age pension: Age 60 with 120 months of contributions, including 60 months in the 10 years before retirement.

The required contribution period is reduced for public officials and military personnel who were between ages 50 and 60 when the law was implemented.

Disability pension: A substantial inability to perform all types of work or a total inability to perform usual work with 60 consecutive months of contributions immediately before the onset of disability.

Survivor pension: The deceased had 60 months of contributions or was a pensioner at the time of death.

Eligible survivors are a widow aged 30 or older or of any age if disabled or rearing children, a dependent widower, and children up to age 14 (no limit if a student or disabled). In the absence of other survivors, dependent parents including the spouse's parents aged 60 or older or disabled.

Funeral allowance: Payable for the death of the insured.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the last 2 years, plus 2% for each year of contributions beyond 10 years.

The maximum pension is 80% of the insured's average monthly earnings.

Benefit adjustment: Benefits are adjusted every 5 years.

Permanent Disability Benefits

Disability pension: For a total disability, the pension is equal to 40% of the insured's average monthly earnings in the last 2 years.

Constant-attendance allowance: Equal to 40% of the insured's average monthly earnings in the last 2 years.

Partial disability: If unable to perform usual work, 40% of the insured's average monthly earnings in the last 2 years is payable for a maximum of 6 months.

Benefit adjustment: Benefits are adjusted every 5 years.

Survivor Benefits

Survivor pension: The pension is equal to 40% of the deceased's average earnings; if the deceased was a pensioner, the survivor pension is 80% of the deceased's pension.

The pension ceases on remarriage.

A childless widow younger than age 30 receives a pension for 24 months only.

Orphan's pension: The total combined pension for all orphans is equal to 20% of the deceased's earnings; 40% for full orphans and for half-orphans if the widow's pension ceases.

Dependent parent's pension (in the absence of other survivors): The pension is equal to 40% of the deceased's earnings; if the deceased was a pensioner, the benefit is 80% of the deceased's pension.

Benefit adjustment: Benefits are adjusted every 5 years.

Funeral grant: Equal to 2 months of the deceased's earnings.

Administrative Organization

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1947.

Current law: 1984, implemented in 1990.

Type of program: Social insurance system.

Coverage

Employees, including civil servants, military personnel, the insured's family members, pensioners, and the disabled.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness and maternity benefits: Must have contributed during the last 12 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 50% of the insured's daily earnings. The benefit is payable after a 3-day waiting period for a maximum of 26 weeks; may be extended under certain conditions.

Maternity benefit: The benefit is equal to 75% of the insured's daily earnings. The benefit is paid for 6 weeks before and 6 weeks after the expected date of childbirth.

A lump sum equal to 2 months' wages is paid if the insured does not meet the contributions qualifying condition for the maternity benefit.

Workers' Medical Benefits

Benefits include medical care for up to 26 weeks, according to the schedule in law.

Cost sharing: The insured pays 50% of the cost of medicine; medicines during hospitalization, pregnancy, and the postnatal period are free.

Hospitalization is free.

Dependents' Medical Benefits

Benefits include medical care for up to 26 weeks, according to the schedule in law.

Cost sharing: The insured pays 50% of the cost of medicine for dependents; medicines during hospitalization, pregnancy, and the postnatal period for dependents are free.

Hospitalization is free.

Administrative Organization

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the system.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1984, implemented in 1990.

Type of program: Social insurance system.

Coverage

Employees, including civil servants and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's daily earnings. The benefit is payable after a 3-day waiting period for a maximum of 26 weeks; may be extended under certain conditions.

Permanent Disability Benefits

Permanent disability pension: If totally disabled and incapable of any work, the pension is equal to 50% of earnings; the pension is limited to 48 months if the insured is capable of alternative work.

Partial disability: The pension is equal to 50% of the base salary; the pension is limited to 24 months if the insured is capable of alternative work.

Constant-attendance allowance: Equal to 50% of earnings.

The work injury permanent disability pension cannot be paid with the old-age pension.

Benefit adjustment: Benefits are adjusted every 5 years.

Workers' Medical Benefits

Benefits include free medical care, hospitalization, and medicines.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings are payable to a widow(er); if the deceased was a pensioner, the

survivor pension is 80% of the deceased's pension. The pension ceases on remarriage.

Eligible survivors are a widow aged 30 or older (of any age if disabled or rearing children) and a dependent widower.

A childless widow younger than age 30 receives a pension for 24 months only.

Orphan's pension: The total combined pension for all orphans is equal to 20% of the deceased's earnings; 40% for full orphans and for half-orphans if the widow's pension ceases.

Eligible orphans are children up to age 14 (no limit if a student or disabled).

Dependent parent's pension (in the absence of other survivors): The pension is equal to 40% of the deceased's earnings; if the deceased was a pensioner, the pension is 80% of the deceased's pension.

Eligible parents include the spouse's parents aged 60 or older or disabled.

Benefit adjustment: Benefits are adjusted every 5 years.

Funeral grant: Equal to 2 months of the deceased's earnings.

Administrative Organization

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program.

Family Allowances

Regulatory Framework

First law: 1950.

Current law: 1984, implemented in 1990.

Type of program: Social insurance system.

Coverage

Employees, including civil servants and military personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Family allowances: The insured must be married, a widow with children, or single with natural children. Dependent relatives who are younger than age 14, a student, or disabled may also qualify.

Family Allowance Benefits

Family allowances: Benefits are determined according to a family point system set by regulation.

Administrative Organization

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program through the Family Fund.

Ethiopia

Exchange rate: US\$1.00 equals 8.65 birr.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963 (public employees), with 1974, 1975, 1996, 1999, and 2003 amendments.

Type of program: Social insurance system.

Coverage

Public-sector employees only, including military and police personnel and employees of government-owned enterprises.

Source of Funds

Insured person: 4% of basic salary.

Self-employed person: Not applicable.

Employer: 6% (civilian) or 16% (military) of payroll.

Government: None, except as an employer.

All of the above contributions also finance work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 with at least 10 years of service and contributions.

Early pension: Age 55 with at least 25 years of contributions (civilian personnel); aged 45 to 54 (depending on rank) with at least 10 years of contributions (military personnel).

Old-age settlement: Age 60 and does not meet the qualifying conditions for the old-age pension.

Disability pension: Incapable of normal gainful employment with at least 10 years of service and contributions.

Disability settlement: Incapable of normal gainful employment with less than 10 years of service and contributions.

Survivor pension: The deceased met the contribution conditions for the old-age pension or was a pensioner at the time of death.

Eligible survivors are the widow(er), children younger than age 18, and dependent parents.

Survivor settlement: Payable if the deceased had less than 10 years of service and contributions and was not eligible for a pension.

Eligible survivors are the widow(er) and children younger than age 18.

Old-Age Benefits

Old-age pension: 30% of the average monthly basic salary during the last 3 years before retirement, plus 1.125% (civilian) or 1.5% (military) of the average monthly basic salary for each year of service beyond 10 years.

The minimum monthly pension is 100 birr.

The maximum monthly pension is 70% of the average monthly basic salary.

Early pension: 30% of the insured's average monthly basic salary during the last 3 years before retirement, plus 1.125% (civilian) or 1.5% (military) of the average monthly basic salary for each year of service beyond 10 years.

Benefit adjustment: The Council of Ministers may adjust pensions every 5 years.

Old-age settlement: A lump sum equal to the basic salary in the month before retirement times the number of years of service.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the average monthly basic salary during the last 3 years, plus 1.125% (civilian) or 1.5% (military) of the average monthly basic salary for each year of service beyond 10 years.

The maximum monthly pension is 70% of the insured's average basic salary.

Benefit adjustment: The Council of Ministers may adjust pensions every 5 years.

Disability settlement: A lump sum equal to the basic salary in the month before the onset of disability times the number of years of service.

Survivor Benefits

Survivor pension: 50% of the deceased's monthly pension is payable to the widow(er).

The pension ceases on remarriage.

Orphan's pension: 20% of the deceased's pension each; 30% each for full orphans.

Dependent parent's pension: 15% of the deceased's pension; 20% in the absence of other eligible survivors.

Survivor settlement: A lump sum is paid to each eligible survivor. The lump sum is calculated using the percentage rates used to calculate the survivor pension or orphan's pension.

Benefit adjustment: The Council of Ministers may adjust pensions every 5 years.

Administrative Organization

Office of the Prime Minister provides general supervision.

Managed by a board and general manager, the Social Security Authority administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor proclamation (2003) and the public service amendment proclamation (2002) require employers to provide paid sick leave for up to 3 months: 100% of earnings is paid for the first month; thereafter, 50% of earnings.

The labor proclamation (2003) and the public service amendment proclamation (2002) require employers to provide paid maternity leave for up to 45 days after childbirth; thereafter, paid sick leave may be paid in case of complications.

Work Injury

Regulatory Framework

First and current law: 1963 (public employees), with 2003 amendment.

Type of program: Social insurance system.

The labor proclamation (2003) allows for the provision of private insurance for public-sector employees.

Coverage

Public-sector employees only, including military and police personnel and employees of government-owned enterprises.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A lump sum equal to 45% of the monthly basic salary multiplied by 5 years times the assessed degree of disability.

Benefit adjustment: The Council of Ministers may adjust benefits every 5 years.

Permanent Disability Benefits

Permanent disability pension: From 45% to 70% of the insured's monthly basic salary, according to the assessed degree of disability.

If the disability pension is less than or equal to the insured's entitlement under the old-age pension, then the old-age pension is paid up to a maximum of 70% of the insured's monthly basic salary.

Benefit adjustment: The Council of Ministers may adjust benefits every 5 years.

Workers' Medical Benefits

No information is available.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to the widow(er).

The pension ceases on remarriage.

Orphan's pension: 20% of the deceased's pension each; 30% each for full orphans.

Dependent parent's pension: 15% of the deceased's pension; 20% in the absence of other eligible survivors.

Benefit adjustment: The Council of Ministers may adjust pensions every 5 years.

Administrative Organization

Office of the Prime Minister provides general supervision.

Managed by a board and general manager, the Social Security Authority administers the program.

Gabon

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Note: This information is from 1997.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current laws: 1975 and 1976.

Type of program: Social insurance system.

Coverage

Employed persons.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: 2.5% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Self-employed person: Not applicable.

Employer: 5% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Old-age pension: Age 55; age 50 if prematurely aged, with 20 years of insurance coverage including 120 months of contributions during the last 20 years. Retirement from paid employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Foreign workers who permanently leave the country may have their contributions reimbursed.

Old-age settlement: At the normal retirement age, the insured is ineligible for the old-age pension.

Disability pension: A loss of 2/3 earning capacity with 5 years of insurance coverage including 30 months of contributions in the 5 years before the onset of disability. The qualifying conditions are waived for currently employed workers who are disabled as the result of a nonoccupational accident.

Survivor pension: The deceased had 120 months of contributions, met the contribution conditions for a pension, or was a pensioner at the time of death.

Survivor settlement: The deceased was ineligible for an old-age or disability pension.

Eligible survivors are a nonworking or disabled widow or a dependent disabled widower and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) before retirement, plus 1% of earnings for each 12-month period of contributions beyond 240 months.

The minimum pension is 85% of the legal minimum wage.

The maximum pension is 85% of the insured's average earnings used to calculate the pension.

Benefits are paid quarterly.

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

Old-age settlement: A lump sum equal to 50% of the insured's average monthly earnings for each 6-month period of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 60% of the old-age pension that the insured would have been entitled to if he or she had worked until age 55. The disability pension is replaced by an old-age pension of the same amount at retirement age.

The minimum pension is 60% of the highest minimum wage.

If assessed as 100% disabled, the pension is paid monthly; otherwise, pensions are paid quarterly. If assessed as at least 75% disabled, the insured can request a monthly payment.

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

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's old-age pension.

If there is more than one widow, the pension is split equally among them.

A widow who has at least one child and is ineligible for the widow's pension receives 35% of the deceased's old-age pension.

Orphan's pension: Each receives 20% of the deceased's pension; 35% for each full orphan.

The total survivor pension must not exceed 85% of the deceased's pension.

Pensions are paid quarterly.

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

Survivor settlement: A lump sum equal to 100% of the deceased's monthly old-age pension is paid for each 6-month period of contributions.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1975 (maternity) and 1976 (medicines).

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women.

Medical benefits: Employed persons and their dependents.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross payroll for medicines, 1.5% for hospitalization, and 0.6% for medical examinations. (Cash maternity benefits are financed by employer contributions made under Family Allowances, below.)

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Cash maternity benefits: Women in insured employment for at least 4 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is equal to 50% of the insured's last monthly earnings. The benefit is payable for up to 6 weeks before and 8 weeks (10 weeks in the case of multiple childbirths, 11 weeks in the case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Benefits include hospitalization, inpatient and outpatient treatment, and medicines.

Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments.

The 1962 labor code requires employers to provide certain medical services.

Maternity medical care is free.

Cost sharing: The insured contributes 1,500 CFA francs for each consultation with a doctor and 15% to 20% of the cost of hospitalization according to the insured's income (insured persons with income less than the legal minimum wage are exempt).

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students; certain categories of self-employed persons; and convicted persons working in prison workshops.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 100% of the insured's daily earnings in the 30 days before the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of average earnings.

Partial disability: The pension is equal to average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%. A lump sum is payable for an assessed degree of disability of 10% or less.

Constant-attendance allowance: Equal to 40% of the pension. If assessed as 100% disabled, the pension is paid monthly;

otherwise, pensions are paid quarterly. If assessed as at least 75% disabled, the insured can request a monthly payment.

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

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's earnings. The pension is payable to a widow(er).

A widow who has at least one child and is ineligible for the widow's pension receives 35% of the deceased's pension.

Orphan's pension: Each receives 20% of the deceased's earnings; 35% for each full orphan.

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's earnings.

The total survivor pension must not exceed 85% of the deceased's earnings.

Survivor settlement: In the absence of survivors eligible for a pension, a lump sum equal to 6 months of the deceased's earnings is payable to the nearest relative.

Funeral grant: A lump sum covering the cost of the burial is payable, up to a maximum of 8 times the deceased's average monthly earnings.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons with children and old-age pensioners caring for a child who was born before the pensioner retired.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of gross payroll. (The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.)

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have had 4 consecutive months of employment and be currently working 20 days a month or be an old-age pensioner or an unmarried widow of a former beneficiary.

School allowances: Payable to dependent primary, secondary, or technical school students.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 3,000 CFA francs a month for each child.

School allowances: 10,000 CFA francs a year to dependent primary, secondary, or technical school students.

Prenatal allowance: 13,500 CFA francs. The allowance is paid in two installments.

Birth grant: A lump sum of 8,000 CFA francs for each birth and 45,000 CFA francs for the purchase of clothing and other necessities (layette) for a newborn child.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Gambia

Exchange rate: US\$1.00 equals 29 dalasi.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1981 (provident fund), implemented in 1982.

Current law: 1987 (pension scheme).

Type of program: Social insurance and provident fund system.

Coverage

Provident fund: Employees aged 18 to 54 in the private sector.

Pension scheme: Employees aged 20 to 54 in quasi-government institutions and in participating private companies.

Exclusions: Casual workers.

Special system for civil servants covered by the 1950 Pensions Act and armed forces personnel.

Source of Funds

Insured person

Pension scheme: None.

Provident fund: 5% of basic salary.

Self-employed person

Pension scheme: Not applicable.

Provident fund: Not applicable.

Employer

Pension scheme: 19% of payroll.

Provident fund: 10% of basic salary.

Government

Pension scheme: None.

Provident fund: None.

Qualifying Conditions

Old-age pension

Old-age pension (pension scheme): Age 55 with at least 10 years of contributions.

Early pension (pension scheme): From age 45 with at least 10 years of contributions; if the insured retires before age 45 with at least 5 years of contributions, the pension is withheld until age 45 (except in cases when the insured is laid-off).

Old-age settlement (pension scheme): Payable with a minimum of 5 years but less than 10 years of contributions.

Old-age benefit (provident fund): Age 55; voluntary retirement from age 45 with at least 5 years of contributions and after 2 years of unemployment. Benefits are payable to women who leave employment to marry.

Deferred retirement (provident fund): If agreed by the Social Security and Housing Finance Corporation and the employer, contributions can be paid to age 60.

Disability pension

Disability pension (pension scheme): Incapacity for work due to a disability and with at least 10 years of contributions. The medical board assesses the disability.

Disability settlement (pension scheme): Incapacity for work due to a disability. Payable with a minimum of 5 years but less than 10 years of contributions.

Disability benefit (provident fund): Incapacity for work due to a disability. The medical board assesses the disability.

Survivor pension

Survivor pension (pension scheme): The deceased qualified for a pension. The lump sum is paid to named survivors and eligible orphans.

Survivor benefit (provident fund): The death of the fund member before retirement. The lump sum is paid to named survivors and eligible orphans.

Old-Age Benefits

Old-age pension

Old-age pension (pension scheme): An annuity is purchased with 75% of the total employee and employer contributions, and the remaining 25% is paid as a lump sum.

Early pension (pension scheme): The early pension is calculated in the same way as the old-age pension but with a reduction based on age at the date of retirement.

Old-age settlement (pension scheme): A lump sum is paid.

Old-age benefit (provident fund): A lump sum equal to total employer and employee contributions, plus accrued interest.

Deferred old-age benefit (provident fund): A lump sum equal to total employer and employee contributions, plus accrued interest.

Permanent Disability Benefits

Disability pension

Disability pension (pension scheme): An annuity is purchased with 75% of the total employee and employer contributions and the remaining 25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill.

Disability settlement (pension scheme): A lump sum is paid.

Disability benefit (provident fund): A lump sum equal to total employer and employee contributions, plus accrued interest.

Partial disability (provident fund): Up to a maximum of 50% of the full disability benefit, according to the assessed degree of disability. Further payments are based on an assessment of the disability by the medical board.

Survivor Benefits

Survivor pension

Survivor pension (pension scheme): A lump sum equal to twice the deceased's annual salary is payable if the deceased was still contributing, irrespective of the number of contributions; a lump sum based on the value of the accrued pension if the deceased had opted to take an early pension; or the remaining balance of the pension if the deceased was a pensioner.

Survivor benefit (provident fund): A lump sum equal to total employer and employee contributions, plus accrued interest.

Administrative Organization

Social Security and Housing Finance Corporation (<http://www.sshfc.gm>) administers the pension scheme and the provident fund.

Work Injury

Regulatory Framework

First law: 1940 (workmen's compensation).

Current law: 1990 (injuries compensation), implemented in 1996.

Type of program: Employer-liability system.

Coverage

Employed persons in government and public enterprises, local government authorities, and the private sector.

Exclusions: Armed forces personnel, casual workers, domestic workers, and family members living in the employer's home.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of payroll.

The maximum monthly earnings for contribution purposes are 1,500 dalasi.

Government: None; contributes as an employer for civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but the incapacity must last at least 5 consecutive days.

Temporary Disability Benefits

The monthly benefit is equal to 60% of the insured's earnings. The benefit is payable for a maximum of 6 months.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

Partial disability: A reduced pension is payable (normally 60% of the difference between earnings before and after the onset of disability). Benefits are payable until recovery or certification of permanent disability after 12 months.

A lump sum is payable if the insured is living abroad.

Permanent Disability Benefits

Permanent disability pension: For a total disability, a monthly pension equal to 60% of the insured's earnings.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

Partial disability: For an assessed degree of disability of 20% or more, a reduced pension is paid; for an assessed disability of less than 20%, a lump sum is paid.

Constant-attendance allowance: Equal to 25% of the permanent disability pension.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care; and medicines.

The Injuries Compensation Fund pays 75% of the cost and the employer pays 25%.

Survivor Benefits

Survivor benefit: A lump sum equal to 120 months of the deceased's earnings is payable to survivors who were fully dependent on the insured; a reduced benefit is paid to survivors who were only partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

Funeral grant: If there are no surviving dependents, burial expenses are payable up to a maximum of 1,000 dalasi.

Administrative Organization

Social Security and Housing Finance Corporation (<http://www.sshfc.gm>) enforces the law.

Injuries Compensation Fund administers the program.

Ghana

Exchange rate: US\$1.00 equals 9,020 cedi.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1991 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for the self-employed; nonemployed formerly insured persons may contribute voluntarily as if self-employed.

Special system for armed forces personnel.

Source of Funds

Insured person: 5% of earnings.

Self-employed person: 17.5% of income.

Employer: 12.5% of payroll.

Of the total 17.5% contribution, 2.5% finances medical benefits under Sickness and Maternity, below.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (ages 55 to 59 for underground mine workers, steel mill workers, and employees working in other types of hazardous employment) with at least 240 months of contributions.

Early pension: A reduced pension is payable from ages 55 to 59.

Pensions are not payable abroad.

Old-age grant: Payable to insured persons at the normal retirement age with less than 240 months of contributions.

Disability pension: Permanently disabled with 12 months of contributions in the last 36 months and incapable of any gainful employment. The disability must be certified by a qualified and recognized medical officer and the regional medical board.

Pensions are not payable abroad.

Disability grant: A lump sum is paid if the insured is ineligible for the pension.

Survivor pension: Payable for the death of the insured before retirement or a pensioner younger than age 72.

Eligible survivors are dependents designated by the insured.

Pensions are not payable abroad.

Old-Age Benefits

Old-age pension: The minimum pension is 50% of the insured's average annual salary in the 3 best years of earnings. The pension is increased by 1.5% for each 12-month period or 0.125% for each month of contributions beyond 240 months.

The minimum pension is 125,000 cedi a month.

The maximum pension must not exceed 80% of average earnings of the top 5% of contributing members.

The insured may opt to take 25% of the present value of the pension as a lump sum.

Early pension: A percentage of the full pension (from 60% to 90%) depending on the insured's age at retirement.

Benefit adjustment: Pensions are reviewed annually on the basis of the average increase in the salaries of contributors to the scheme.

Old-age grant: A lump sum equal to the value of total contributions, plus interest set at 50% of the prevailing government treasury rate.

Permanent Disability Benefits

Disability pension: The minimum pension is 50% of the insured's average annual salary in the 3 best years of earnings. The pension is increased by 1.5% for each 12-month period or by 0.125% for each month of contributions beyond 240 months.

Benefit adjustment: Pensions are reviewed annually on the basis of the average increase in the salaries of contributors to the scheme.

Disability grant: A lump sum equal to total contributions plus interest.

Survivor Benefits

If the insured was a pensioner at the time of death, a lump sum is paid calculated on the present value of the pension that would have been received after the date of death until age 72.

If the insured was not a pensioner but had 240 months of contributions, a lump sum is paid equal to the present value of 12 years' pension; with less than 240 months of contributions, the lump sum is reduced according to the number of months of contributions.

The present value of the pension is calculated using the prevailing treasury bill rate of interest.

Benefit adjustment: Pensions are reviewed annually on the basis of the average increase in the salaries of contributors to the scheme.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.ghana.gov.gh>) provides general supervision.

Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) administers the program through a tripartite management board.

Sickness and Maternity

Regulatory Framework

First and current law: 2003 (health insurance), implemented in 2004.

Type of program: Social insurance system. Medical benefits only.

Coverage

All citizens.

Exclusions: Armed forces and police personnel.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above (formal-sector employees); a flat-rate contribution of 6,000 cedi a month (informal-sector employees).

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: The cost of benefits for the aged, the needy, and children up to age 18 provided that both parents have paid the annual contribution.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Resident in Ghana.

Sickness and Maternity Benefits

Sickness benefit: No benefits are provided.

Maternity benefit: No benefits are provided.

Workers' Medical Benefits

Medical benefits are provided under the National Health Insurance program.

Dependents' Medical Benefits

Medical benefits are provided under the National Health Insurance program.

Administrative Organization

Social Security and National Insurance Trust (<http://www.ssnit.org.gh>) collects the contributions and transfers them to the National Health Insurance program.

Work Injury

Regulatory Framework

First law: 1940.

Current law: 1987 (workmen's compensation), with 1988 and 1994 amendments.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Armed forces personnel, casual workers, employers' family members, and agricultural employees working in enterprises with less than five workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: The minimum qualifying period is 6 months.

Temporary Disability Benefits

The benefit is equal to the difference between the insured's earnings before the onset of disability and the actual or potential earnings after the onset of disability. The benefit is payable after a 5-day waiting period for up to 24 months; may be extended by up to 6 months by the Chief Labor Officer.

The benefit may be paid periodically or as a lump sum or by a combination of these methods, depending on the estimated duration of the disability.

Permanent Disability Benefits

For a total disability, a lump sum equal to 96 months of the insured's earnings.

Constant-attendance supplement: Equal to 25% of the total disability benefit.

Partial disability: A percentage of the full lump sum according to the assessed degree of disability.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care and the cost of medicines and appliances up to specified amounts.

Survivor Benefits

Survivor benefit: A lump sum equal to 60 months of the insured's earnings at the time of the work injury. The benefit is paid to the insured's dependents at the court's discretion; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: If there are no dependents, the employer pays for the funeral; if there are dependents, the employer pays for the funeral up to a maximum.

Administrative Organization

Ministry of Mobilization and Social Welfare (Labor Department) enforces the law.

Employers may insure against liability with private insurance companies.

Guinea

Exchange rate: US\$1.00 equals 2,550 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Source of Funds

Insured person: 2.5% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The monthly legal minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The monthly legal minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if unable to work) with 15 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 50.

Old-age allowance: Age 50 and ineligible for a pension, with at least 12 months' insurance coverage.

Old-age benefits are not payable abroad.

Disability pension: A loss of 2/3 of working or earning capacity and ineligible for the early pension, with at least 5 years of contributions (the contribution condition is waived for currently employed workers if the disability is the result of an accident).

Pensions are not payable abroad.

Survivor pension: The deceased was a pensioner or in insured employment with 15 years of insurance coverage at the time of death.

Eligible survivors are widow(er)s who were married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Funeral grant: In the absence of an eligible survivor, the grant is payable to the person who is responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is equal to 2% of the insured's average earnings in the last 3 or 5 years (whichever is higher) times the number of years of insurance coverage (some periods of incapacity are credited).

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum number of years for benefit calculation purposes is 30.

Early pension: The pension is reduced by between 5% and 10% for each year that the pension is received before age 55.

Pensions are paid quarterly.

The combined receipt of the old-age pension with the work injury permanent disability pension is allowed.

Old-age allowance: The lump sum is equal to the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) times the number of years of insurance coverage.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Permanent Disability Benefits

Disability pension: For a total disability, the pension is equal to 100% of the insured's annual average earnings.

Partial disability: The pension is equal to 40% of the insured's annual average earnings if the insured is able to partially perform any suitable work.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Constant-attendance supplement: Equal to 20% of the insured's pension.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Survivor Benefits

Survivor pension: 50% of the pension paid or accrued to the deceased is payable to the widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage or if cohabiting.

Orphan's pension: 10% of the pension paid or accrued to the deceased is payable for each orphan; 20% for each full orphan. Full orphans also receive the survivor pension.

The total survivor pension must not exceed 100% of the pension paid or accrued to the deceased; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Funeral grant: A lump sum equal to 90 days of the deceased's average daily earnings but no greater than three times the deceased's monthly earnings for contribution purposes.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Source of Funds

Insured person: 2.5% of gross earnings for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Self-employed person: Not applicable.

Employer: 4% of gross payroll for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness and medical benefits: Three months of insured employment with at least 18 days or 120 hours of work a month.

Cash maternity benefits: The woman is in insured employment.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is equal to 50% of the insured's average daily earnings in the last 3 months before the onset of disability. The benefit is payable after an 8-day waiting period for up to 13 weeks; may be extended to 26 weeks if the insured has at least 1 year of coverage with 250 days of employment during the last 12 months. (The labor code requires employer to pay full wages during the waiting period.)

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum duration of benefits is 1 year for a permanent incapacity.

Maternity benefit: The benefit is equal to 50% of the insured's average earnings in the 3 months before the leave period (the labor code requires the employer to also pay 50% of the insured's average earnings).

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Workers' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

Dependents' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

Eligible dependents are the spouse and children younger than age 17 (age 21 if a student or disabled).

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers, domestic workers, apprentices, interns, and students at technical schools.

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 minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is equal to 50% of the insured's average daily earnings in the month before the onset of disability for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Benefits are paid monthly.

Benefit adjustment: The benefit may be adjusted if the incapacity lasts more than 1 month.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 70% of the insured's average earnings in the 12 months before the onset of disability.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Partial disability: A percentage of the full pension according to the assessed degree of disability; the pension is paid as a lump sum if the assessed degree of disability is 1% to 14%.

Pensions are paid quarterly.

The combined receipt of the permanent disability pension with the old-age pension is allowed.

Benefit adjustment: The pensions are adjusted periodically. (The last adjustment was made in 1992.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average earnings in the 12 months before the onset of the disability is payable to the widow(er) if the marriage took place before the onset of the deceased's disability. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage or if cohabiting and a settlement is paid.

Remarriage settlement: A lump sum equal to 3 years' pension.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Orphan's pension: 15% of the deceased's earnings is payable to each orphan younger than age 17 (age 21 if a student); 20% for each full orphan.

Dependent relative's pension: 10% of the deceased's earnings each, up to a maximum of 20%.

The total survivor pension must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Funeral grant: Funeral costs are reimbursed up to a maximum of 1/4 of the monthly legal minimum wage. The monthly legal minimum wage is 75,000 francs.

Benefit adjustment: The pensions are adjusted periodically. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 17. The parent must have 3 months of insured employment with at least 18 days or 120 hours of work a month; a social insurance beneficiary.

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child, up to a maximum of 10 children.

Benefits are paid quarterly.

Benefit adjustment: The benefits are adjusted periodically. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Kenya

Exchange rate: US\$1.00 equals 81.15 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1965 (social security fund), with 1966, 1971, 1975, 1978, 1987, and 1997 amendments.

Type of program: Provident fund system.

Coverage

Employed persons, traders, the self-employed, and some workers in the informal sector, including farmers.

Voluntary coverage is possible.

Exclusions: Some types of casual workers.

Special pension system for public-sector employees.

Source of Funds

Insured person: 5% of monthly earnings; a maximum flat rate of 200 shillings a month for insured persons with monthly earnings greater than 4,000 shillings. Voluntary contributors pay between 100 shillings and 1,000 shillings.

Self-employed person: 5% of monthly earnings.

Employer: 5% of monthly payroll.

Government: None.

There are no minimum monthly earnings for contribution purposes.

There are no maximum monthly earnings for contribution purposes.

Qualifying Conditions

Old-age benefit: Age 55 and retired from insured employment.

Drawdown payments: The benefit is payable at age 50 if not in insured employment or at any age if emigrating permanently.

Disability benefit: Total incapacity for any work.

The disability is assessed by the fund member's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health.

Survivor benefit: Payable for the death of the fund member before retirement. The benefit is payable to the spouse and orphans or, if none, to other dependent relatives.

Old-Age Benefits

A lump sum equal to total employee and employer contributions, plus interest.

Permanent Disability Benefits

A lump sum equal to total employee and employer contributions, plus interest.

Survivor Benefits

A lump sum equal to total employee and employer contributions, plus interest.

Administrative Organization

Ministry of Labor and Human Resource Development (<http://www.labour.go.ke>) provides general supervision through a board of trustees.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1965 (social security fund), with amendments.

Type of program: Social insurance system. Medical benefits only.

Coverage

Employed persons and their dependents, including public-sector employees and the self-employed, earning at least 1,000 shillings a month.

Voluntary coverage for persons earning less than 1,000 shillings a month.

Source of Funds

Insured person: A variable monthly contribution of 30 shillings up to a maximum of 320 shillings; voluntary contributors pay a flat rate of 160 shillings a month.

Self-employed person: A variable monthly contribution of 30 shillings up to a maximum of 320 shillings; voluntary contributors pay a flat rate of 160 shillings a month.

Employer: None.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: There is no qualifying period; voluntary contributors qualify after 60 days of coverage for medical benefits or after 6 months of coverage for maternity care.

Sickness and Maternity Benefits

Sickness and maternity benefits: No statutory benefits are provided.

The 1976 Employment Act requires employers to pay 100% of earnings for up to 2 months of sick leave; some employers negotiate with trade unions to pay 100% of earnings for 1, 3, or 6 months, then 50% of earnings for a period of equal duration.

The 1976 Employment Act requires employers to pay 100% of earnings for up to 2 months of maternity leave. Some maternity medical benefits are also provided by employers.

Workers' Medical Benefits

Free care is provided in government hospitals for certain illnesses, including tuberculosis, sexually transmitted diseases, and AIDS.

The maximum duration of benefits is 180 days in 1 year; may be extended in the case of exceptional hardship.

Free inpatient treatment in government hospitals is provided to employed persons who are not covered by health insurance but who contribute to the National Social Security Fund.

There are 367 approved hospitals in Kenya.

Cost sharing: A refund of expenses for hospital and medical treatment for insured persons, according to the schedule in law. The maximum reimbursement ranges between 200 shillings and 650 shillings a day, depending on the medical facility attended.

Medical services provided outside the country are reimbursed at 750 shillings a day.

Government employees receive subsidized care at government facilities.

Dependents' Medical Benefits

Dependent children are entitled to a maximum of 10 days of benefits up to age 18 (age 22 if still dependent).

Administrative Organization

Ministry of Health (<http://www.health.go.ke>) provides general supervision through a board of directors.

National Hospital Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1974 (workmen's compensation), with 1976 and 1987 amendments; and 1976 (employment), with 1977 amendment.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons in the public and private sectors.

Exclusions: Nonmanual employees earning more than 4,000 shillings a month, casual workers, and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through the direct provision of benefits or insurance premiums.

Government: None; the cost of benefits for government employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's earnings, up to a maximum of 540 shillings. The benefit is payable after a 3-day waiting period; the benefit is paid retroactively if the incapacity lasts for more than 3 days.

The maximum total benefit award for temporary disability is 240,000 shillings.

The disability is assessed by the fund member's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health.

Permanent Disability Benefits

A lump sum equal to 60 months of the insured's earnings is payable for a permanent partial disability.

The maximum total benefit award for a permanent partial disability is 240,000 shillings.

The disability is assessed by the fund member's doctor, a National Social Security Fund doctor, and the Director of Medical Services in the Ministry of Health.

Survivor Benefits

Survivor benefit: A lump sum equal to 60 months of the deceased's earnings is payable to survivors who were fully dependent on the deceased; in the absence of fully dependent survivors, a reduced benefit is paid to survivors who were only partially dependent.

The minimum benefit is 35,000 shillings.

The maximum benefit is 240,000 shillings.

Funeral grant: A lump sum equal to the cost of the funeral is payable to dependents; the employer pays 2,000 shillings if there are no dependents.

Administrative Organization

Ministry of Labor and Human Resource Development (<http://www.labour.go.ke>) enforces the law, approves settlements, and pays benefits from money deposited with it by employers.

Employers may insure against liability with private insurance companies.

Liberia

Exchange rate: US\$1.00 equals
49 Liberian dollars (\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1972.

Current law: 1988.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance

Public-sector employees and employees of firms with five or more workers.

Exclusions: Casual workers, family labor, domestic employees, and armed forces personnel.

Voluntary coverage for self-employed persons and others not compulsorily covered.

Social assistance

Needy elderly, disabled, or unemployed persons.

Source of Funds

Social insurance

Insured person: 3% of earnings.

Self-employed person: Voluntary contributions only.

Employer: 3% of payroll.

Government: None.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Old-age pension: Age 60 with at least 100 months of contributions.

Retirement from employment is necessary until age 65.

Old-age settlement: Ineligible for the old-age pension at the pensionable age but has at least 12 months of contributions.

Old-age assistance: Payable to needy elderly persons who are ineligible for social insurance old-age benefits; may also be payable to certain unemployed workers.

Disability pension: Permanent incapacity for work with contributions in 2/3 of the months since first becoming covered, with at least 50 contributions in the 60 months before the onset of disability.

Disability settlement: Ineligible for the disability pension but has at least 12 months of contributions.

Disability assistance: Payable to needy disabled workers who are ineligible for social insurance disability benefits.

Survivor pension: The deceased met the contributions qualifying condition for the disability pension or was a pensioner.

Old-Age Benefits

Old-age pension: The pension is equal to 25% of the insured's average monthly earnings, plus 1% for every 10-month period of contributions beyond 100 months.

Old-age settlement: A lump sum equal to employee contributions, plus accrued interest.

Old-age assistance: The maximum assistance benefit is \$350 a year.

Permanent Disability Benefits

Disability pension: The pension is equal to 25% of the insured's average monthly earnings in the last 12 months, plus 1% for every 10-month period of contributions beyond 50 months.

Disability settlement: A lump sum equal to employee contributions, plus accrued interest.

Disability assistance: The maximum benefit is \$350 a year.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to a dependent widow(er).

The maximum survivor pension is 100% of the old-age pension or disability pension, whichever is higher.

Orphan's pension: Each child younger than age 18 (age 21 if a student, no limit if disabled) receives 10% of the insured's pension; 20% for a full orphan.

The maximum orphan's pension is 50% of the deceased's pension (100% for full orphans).

Administrative Organization

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.

Work Injury

Regulatory Framework

First law: 1943 (workmen's compensation), implemented in 1949.

Current law: 1980 (employment injury).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Casual workers, family labor, and domestic servants.

Source of Funds

Insured person: None.

Self-employed person: An average contribution of 1.75% of declared earnings.

Employer: An average contribution of 1.75% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 65% of the insured's average earnings. The benefit is payable after a 14-day waiting period (if the disability lasts longer than 14 days, the first 14 days are paid retroactively) until full recovery or certification of permanent disability. The maximum duration of benefit is 1 year.

The minimum benefit is \$50 or 100% of the insured's average monthly earnings, whichever is lower.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 65% of the insured's average earnings.

Constant-attendance allowance: Equal to 25% of the disability pension.

Partial disability: A percentage of the full pension determined by the assessed degree of disability, according to the schedule in law.

The degree of disability is assessed by a medical board.

The minimum benefit is \$50 or 100% of the insured's average monthly earnings, whichever is lower.

Workers' Medical Benefits

Benefits include reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

Survivor Benefits

Survivor pension: 20% of the insured's average earnings are payable to a dependent widow or a dependent disabled widower.

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

Orphan's pension: Each child younger than age 18 (age 21 if a student, no limit if disabled) receives 6% of the insured's average earnings; 12% for a full orphan.

The maximum orphan's pension is 30% of the deceased's earnings; 60% for full orphans.

Dependent parent's and grandparent's pension (in the absence of other eligible survivors): The pension is equal to 20% of the insured's average earnings. The pension is split equally if there is more than one eligible survivor.

Funeral grant: The cost of the burial, up to a maximum of \$500.

Administrative Organization

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.

Libya

Exchange rate: Exchange rate of the dinar with the US\$ is not available.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security), 1987 (disability), and 1998 (social security fund).

Type of program: Social insurance system.

Coverage

All residents.

Special system for armed forces personnel.

Source of Funds

Insured person: 3.75% of gross earnings.

The above contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Self-employed person: 15.175% of income.

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Employer: 10.5% of gross payroll; employers of foreign companies contribute 11.25%.

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Government: 0.75% of covered earnings; annual subsidies and the cost of income-tested benefits.

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women); age 62 for civil service employees and age 60 for workers in hazardous or unhealthy occupations, with 20 years of contributions for a full pension.

Retirement from covered employment is necessary.

Dependent supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

Disability pension: Payable for at least an 80% loss of earning capacity.

Dependent supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

Survivor pension: The deceased was a pensioner or was eligible for a pension at the time of death.

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughter(s) (for whom the benefit ceases on marriage or remarriage); parents; and dependent brother(s) and sister(s) if the deceased had no children.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The full pension is based on 2.5% of the insured's average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% of the insured's average earnings for each year beyond 20 years.

The minimum pension is 96 dinars a month (80% of the national minimum wage).

The maximum pension is 80% of the insured's average earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Permanent Disability Benefits

Disability pension: 50% of the full old-age pension is payable if assessed as 60% or more disabled, plus 0.5% of the full old-age pension for each of the first 20 years of contributions and 2% of the full old-age pension for each year beyond 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

The maximum pension is 80% of the insured's earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Up to 25% of the pension if receiving the full total disability pension.

Survivor Benefits

Survivor pension: The benefit is calculated according to the number of family members and their relationship to the deceased.

Widows receive between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to 100% for two sons or more. Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

Funeral grant: A lump sum of 50 dinars.

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.
Local supervision by municipal committees.

Sickness and Maternity

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security) and 1998 (social care fund).

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: Cash benefits for all employees.

Social insurance program: Cash benefits for the self-employed and specified medical benefits for the employed and the self-employed.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.5% of gross earnings.

Self-employed person

Cash benefits: 1.5% of income.

Medical benefits: 3.5% of income.

Employer

Cash benefits: Total cost of maternity benefits.

Medical benefits: 2.45% of gross payroll.

Government

Cash benefits: 0.75% of insurable earnings for the self-employed.

Medical benefits: 5% of insurable earnings.

Qualifying Conditions

Cash sickness benefits: Six weeks of contribution in the last 3 months.

Cash maternity benefits: Six months of coverage before the expected date of childbirth or 4 months of contributions in the last 6 months.

Medical benefits: Receiving sickness benefits, maternity benefits, or a pension. Dependents are entitled to the same benefits as the insured.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings are payable for up to 1 year.

Maternity benefit: 100% of the insured's earnings are payable for a maximum of 3 months.

Pregnancy benefit: Three dinars a month from the fourth month of pregnancy until childbirth is payable for a maximum of 6 months.

Birth grant: A lump sum of 25 dinars for each birth.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

Dependents' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation. The wife of an insured man receives the same medical maternity benefits as an insured woman.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

Work Injury

Regulatory Framework

First law: 1957.

Current laws: 1980 (social security) and 1998 (social care fund).

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: Cash benefits for all employees.

Social insurance program: Cash benefits for the employed and the self-employed.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

Employer: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

Government: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's earnings are payable for a maximum of 1 year.

Permanent Disability Benefits

Permanent disability pension: For an assessed disability of 60% or more, the full pension is 2.5% of the insured's average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% of the insured's average earnings for each year of contributions beyond 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

The maximum pension is 100% of the insured's earnings.

Constant-attendance allowance: Up to 25% of the pension if totally disabled.

Partial disability: For an assessed disability of between 30% and 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed disability of between 5% and 29%, a lump sum is paid.

Workers' Medical Benefits

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: The benefit is calculated according to the number of family members and their relationship to the deceased.

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughter(s) (for whom the benefit ceases on marriage or remarriage); parents;

and dependent brother(s) and sister(s) if the deceased had no children.

Widows receive between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to 100% for two sons or more. Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

Funeral grant: A lump sum of 50 dinars.

Administrative Organization

Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings to laid-off employees for up to 6 months.

Family Allowances

Regulatory Framework

Some family benefits are provided under the 1998 Social Care Fund legislation.

Madagascar

Exchange rate: US\$1.00 equals 9,516 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1969 (social insurance), 1994 (social protection), and 1999 (financing).

Type of program: Social insurance system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, the clergy, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of employed seamen.

Exclusions: Self-employed persons, farmers, and casual agricultural workers working less than 3 months a year.

Special system for civil servants.

Source of Funds

Insured person: 1% of gross earnings. Full-time domestic workers contribute a flat-rate 2.92 francs a month.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Self-employed person: Not applicable.

Employer: 9.5% of gross payroll; a flat-rate 2,923 francs a month for full-time domestic workers.

The minimum earnings for contribution and benefit purposes are the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with 15 years of insurance coverage (unless working before 1969) including 28 quarters of contributions in the last 10 calendar years (some periods of prior service are credited). The pensionable age is reduced by 5 years for seamen.

Retirement from employment is necessary.

Partial pension: A proportionally reduced pension is payable if the insured has less than 28 quarters of contributions in the last 10 calendar years but has at least 100 quarters (men) or 80 quarters (women) of coverage during the full working career.

If the insured has insufficient quarters of contributions, he or she can continue working up to 5 years after the legal retirement age in order to meet the contribution conditions.

The pension is payable abroad.

Solidarity allowance: For insured persons who do not meet the qualifying conditions for the full or partial old-age pension. The insured must be age 60 (men) or age 55 (women) with 15 quarters of employment between January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969. Retirement from employment is necessary.

The allowance is payable abroad.

Disability pension: Age 55 (men) or age 50 (women and seamen) with at least a 60% loss of working capacity and with 10 years of insurance coverage including 28 quarters of contributions in the last 10 calendar years (some periods of prior service are credited).

The pension is payable abroad.

Survivor pension: The deceased was a pensioner or was no younger than age 55 (men) or age 50 (women) and met the contribution qualifying conditions for the old-age pension at the time of death.

Eligible survivors are the spouse and children younger than age 15 (age 22 if a student or disabled).

The pension is payable abroad.

Old-Age Benefits

Old-age pension: The pension is 30% of the monthly legal minimum wage, plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years, plus an increment of 1% of the insured's earnings for each year of contributions beyond 10 years.

Pensions are paid quarterly.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage (253,060 francs a month, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for benefit calculation purposes are eight times the legal minimum wage.

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is payable for a spouse older than age 59 (men) or age 54 (women).

Special supplement: Equal to 5% of the pension for workers awarded the bronze medal; 10% for silver medal holders.

The minimum pension is 60% of the legal minimum wage including supplements.

The maximum pension is 40% of maximum earnings for contribution and benefit purposes, regardless of supplements, or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years including supplements.

The combined receipt of the old-age pension with the work injury disability pension is allowed.

Refund of contributions: Total contributions, plus 2% annual interest, are payable to an insured person with at least 4 contribution quarters who does not meet the requirements for the pension. The amount of the refund cannot be less than 100,000 francs.

Solidarity allowance: The annual allowance is equal to 30% of the annual legal minimum wage, plus 10% of the insured's average annual earnings in the last 5 calendar years, plus 1% of the insured's earnings for each 4-quarter period of contributions.

The allowance is paid quarterly.

The monthly legal minimum wage is 253,060 francs (nonagricultural sector); 256,800 francs (agricultural sector).

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment to the legal minimum wage was made in 2004.)

Permanent Disability Benefits

Disability pension: The pension is equal to 80% of the old-age pension that would have been payable if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is payable for a spouse older than age 59 (men) or age 54 (women).

Special supplement: Equal to 5% of the pension for workers awarded the bronze medal; 10% for silver medal holders.

The minimum pension is 60% of the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector) including supplements.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

The combined receipt of a permanent disability pension with the work injury disability pension is allowed.

Refund of contributions: Total contributions, plus 2% annual interest, are payable to an insured person with at least 4 contribution quarters who does not meet the requirements for the pension. The amount of the refund cannot be less than 100,000 francs.

Survivor Benefits

Survivor pension: 30% of the pension the insured received or would have been entitled to receive is payable to an unemployed widow(er); 15% if employed or receiving a pension. The pension ceases on remarriage.

Pensions are paid quarterly.

Orphan's pension: 15% of the pension the insured received or would have been entitled to receive is payable for each of the first two orphans and 10% for each other orphan; 20% for each full orphan.

The total survivor pension must not exceed 85% of the pension the insured received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits), with 1967 amendment; 1969 (social insurance); 1994 (social protection); and 1999 (financing).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons and casual agricultural workers working less than 3 months a year.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

Cash maternity benefits: Six consecutive months of insured employment with 20 days or 134 hours of work a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

Maternity benefit: The benefit is equal to 50% of the insured's last wage. The benefit is payable for 6 weeks before and 8 weeks (up to 11 weeks in case of complications) after the expected date of childbirth. The benefit is paid in two installments (three in case of complications).

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for benefit calculation purposes are eight times the legal minimum wage.

If the insured is ineligible for maternity benefit, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

Workers' Medical Benefits

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to a maximum of 25,000 francs. (The labor code requires employers to provide certain medical services to employees.)

Dependents' Medical Benefits

Some maternity and child health and welfare services are provided under Family Allowances, below. (The labor code requires employers to provide certain medical services to employees' dependents.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1925.

Current laws: 1963 (work injury), 1969 (social insurance), 1994 (social protection), and 1999 (financing).

Type of program: Social insurance system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, merchant seamen, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, tobacco

growers, members of cooperatives, and convicted persons working in prison workshops.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None; cooperative members contribute 1% of annual gross earnings; full-time domestic workers make a flat-rate monthly contribution of 39 francs; apprentices and private technical school students make a flat-rate annual contribution of 200 francs; tobacco growers contribute 1.5% on annual base earnings of 20,000 francs per cultivated hectare.

The minimum earnings for contribution and benefit purposes are equal to the legal minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Self-employed person: Not applicable.

Employer: 1.25% of gross payroll; 1% of gross payroll for salaried casual agricultural workers; a lump-sum monthly contribution of 385 francs for full-time domestic workers.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

Contributions are paid quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The daily benefit is equal to 2/3 of the insured's daily average earnings in the last 30 days before the onset of disability, up to a maximum of 6,000 francs a day. The benefit is payable monthly from the day after the onset of disability until full recovery or the award of permanent disability.

Benefit adjustment: If the disability lasts more than 3 months, benefits may be adjusted according to the growth in wages.

Permanent Disability Benefits

Permanent disability pension: For total disability, the monthly pension is equal to 100% of the insured's monthly average earnings in the 12 months before the onset of disability.

The minimum earnings for benefit calculation purposes are equal to 1.4 times the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

Only 1/3 of earnings over four times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 16 times the legal minimum wage.

Constant-attendance supplement: Equal to 40% of the insured's pension. The supplement must not be less than the legal minimum wage.

Partial disability: The pension is equal to the insured's average earnings in the 12 months before the onset of disability multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability above 50%.

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly). If the assessed degree of disability is less than 10%, the pension is paid as a lump sum.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for 3 years.

The combined receipt of a permanent disability pension with the old-age pension or disability pension payable under Old Age, Disability, and Survivors is allowed.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of the deceased's monthly average earnings in the 12 months before the onset of disability is payable to a widow(er).

Orphan's pension: The monthly pension is equal to 15% of the deceased's monthly average earnings in the 12 months before the onset of disability for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: The monthly pension is equal to 10% of the deceased's average earnings each, up to a maximum of 30%.

The minimum earnings for benefit calculation purposes are 1.4 times the legal monthly minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

Only 1/3 of earnings over 4 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 16 times the legal minimum wage.

The total survivor pension must not exceed 85% of the deceased's earnings for benefit calculation purposes; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Funeral grant: A lump sum of 100,000 francs.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage. (The last adjustment of the legal minimum wage was made in 2004.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1952.

Current laws: 1963 (family benefits), with 1967 amendment; 1969 (social insurance); 1994 (social protection); and 1999 (financing).

Type of program: Employment-related system.

Coverage

Employed persons including agricultural salaried workers, domestic workers, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of seamen.

Residents of Madagascar or France.

Unemployed workers are eligible for a maximum of 6 months under certain conditions.

Exclusions: Self-employed persons, farmers, and casual agricultural workers working less than 3 months a year.

Special system for civil servants.

Source of Funds

Insured person: None; full-time domestic workers contribute a flat-rate 69 francs a month.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Self-employed person: Not applicable.

Employer: 2.25% of gross payroll. For full-time domestic workers, a flat-rate contribution of 692 francs a month.

The minimum earnings for contribution and benefit purposes are the legal minimum wage (253,060 francs, nonagricultural sector; 256,800 francs, agricultural sector).

The maximum earnings for contribution and benefit purposes are eight times the legal minimum wage.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 19 if an apprentice; age 22 if a student, disabled, or an unmarried daughter caring for children). The parent must have 6 consecutive months of insured employment with 20 days or 134 hours of work a month or be a widow(er) of a beneficiary.

Prenatal allowance: Must undergo prescribed medical examinations before childbirth.

Birth grant: Must undergo prescribed medical examinations after childbirth.

Family Allowance Benefits

Family allowances: The monthly allowance is 10,000 francs for each child.

Prenatal allowance: A lump sum of 90,000 francs.

Birth grant: The allowance is 120,000 francs for each birth, payable in two installments. The allowance is reduced by 50% if the childbirth was not medically assisted or if the mother did not undergo the prescribed medical examinations.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 2003.)

Administrative Organization

Ministry of the Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

Malawi

Exchange rate: US\$1.00 equals
106.50 kwacha (K).

Old Age, Disability, and Survivors

Regulatory Framework

No statutory benefits are provided.

Special system for public-sector employees only.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Some medical services are provided free to the population at government health centers and hospitals.

Work Injury

Regulatory Framework

First law: 1946.

Current laws: 1990 and 2000.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Casual workers, family workers, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

A percentage of the insured's earnings, according to the schedule in law. The benefit is payable after a 3-day waiting period until full recovery or certification of permanent disability.

Permanent Disability Benefits

If totally disabled, a lump sum equal to 54 months of the insured's earnings.

The minimum benefit is 54 times the insured's monthly earnings.

Partial disability: A percentage of the full benefit according to the assessed degree of disability, according to the schedule in law.

Constant-attendance allowance: A variable lump sum is payable, depending on individual circumstances.

Workers' Medical Benefits

The employer pays the cost of reasonable medical expenses for medical, surgical, dental, and hospital treatment; skilled nursing services; medicines; prostheses; mechanical aids; and transportation.

Survivor Benefits

Survivor benefit: A lump sum equal to 42 months' of the deceased's monthly earnings, minus any disability benefit paid before the date of death.

Eligible dependents are members of the insured's family; a reduced benefit is paid if the survivor was only partially dependent.

Funeral grant: In the absence of a surviving dependent, the cost of the burial is paid by the employer.

Administrative Organization

Ministry of Labor and Vocational Training enforces the law.

Employers may insure work injury liability with private insurance companies.

Mali

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1999 (social insurance), with 2003 amendment; and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: 3.6% of gross earnings.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Self-employed person: A flat-rate voluntary contribution of 9% of earnings, according to five earnings classes.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 5.4% of gross payroll.

The minimum earnings for contribution purposes are equal to the legal minimum wage.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 58 (age 53 if prematurely aged) with 13 years of contributions; age 60 with 15 years of contributions if voluntarily insured. Retirement from all gainful activity is necessary.

Early pension: Age 53 with 13 years of contributions; age 55 with 15 years of contributions if voluntarily insured.

Retirement from all gainful activity is necessary.

Old-age allowance: Age 53 with 6 years of insurance coverage (age 60 with 10 years of insurance coverage if

voluntarily insured) and does not meet the qualifying conditions for the old-age pension or early pension.

The pension is payable abroad only if there is a reciprocal agreement; in the absence of a reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

Disability pension: A permanent loss of 2/3 of earning capacity for any work with 8 years of insurance coverage; 10 years of insurance coverage if voluntarily insured.

Survivor pension: The deceased was a pensioner or met the contribution qualifying condition for a pension at the time of death.

The pension is payable to a widow(er) who was married to the deceased for at least 2 years and to dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance: Payable to the widow(er) if the insured had less than 13 years of insurance coverage; less than 15 years of insurance coverage if voluntarily insured.

Old-Age Benefits

Old-age pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years. If the insured has more than 156 months of insurance coverage, the pension is increased by 2% of the insured's average monthly earnings in the last 8 years for each 12-month period of insurance coverage beyond 120 months. The pension is paid quarterly.

The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

The pension must not exceed 80% of the insured's average monthly earnings in the last 8 years.

The pension for voluntarily insured persons is equal to 30% of the insured's average quarterly earnings. If the insured has more than 60 quarters of insurance coverage, the pension is increased by 2% of the insured's average quarterly earnings for each year of insurance coverage beyond 60 quarters.

The minimum old-age pension for voluntarily insured persons is equal to 30% of earnings used for contribution purposes, according to five earnings classes.

Early pension: The pension is reduced by 5% for each year that the pension is taken before age 58; age 60 if voluntarily insured.

Old-age allowance: A monthly lump sum equal to 52% of the legal minimum wage.

The allowance for voluntarily insured persons is equal to 30% of the earnings used for contribution purposes, according to five earnings classes.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2001.)

Permanent Disability Benefits

Disability pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years. If the insured has more than 156 months of insurance coverage, the pension is increased by 2% of the insured's average monthly earnings in the last 8 years for each 12-month period of insurance coverage beyond 120 months. For each year that a claim is made before age 50, the insured is credited with a 6-month coverage period.

The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

The pension must not exceed 80% of the insured's average monthly earnings in the last 8 years.

The pension for voluntarily insured persons is equal to 30% of the insured's average quarterly earnings. If the insured has more than 60 quarters of insurance coverage, the pension is increased by 2% of the insured's average quarterly earnings for each year of insurance coverage beyond 60 quarters.

The minimum disability pension for voluntarily insured persons is equal to 30% of the earnings used for contribution purposes, according to five earnings classes.

The disability pension is reassessed if the insured recovers partially or totally.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2001.)

Survivor Benefits

Survivor pension: The pension payable to the widow(er) is equal to 50% of the pension paid or accrued to the deceased. If there is more than one widow, the pension is split equally among them.

Orphan's pension: The pension is equal to 10% of the pension paid or accrued to the deceased for each dependent orphan younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

The value of the orphan pension must not be less than the value of family allowances. An orphan receiving the pension may receive family allowances.

The total orphan pension must not exceed 50% of the pension paid or accrued to the deceased; otherwise, the pensions are reduced proportionately.

Survivor allowance: The lump sum is equal to 1 month of the deceased's old-age pension for each 6-month period of insurance coverage. The deceased's old-age pension is calculated on the basis of 156 months of insurance coverage.

The lump sum for the survivor of a voluntary insured person is equal to 1 month of the deceased's old-age pension for each

6-month period of insurance coverage. The deceased's old-age pension is calculated on the basis of 40 quarters of insurance coverage multiplied by two.

If there is more than one widow, the allowance is split equally among them.

The lump sum for the survivor of a voluntarily insured person is equal to 1 month of the old-age pension that would have been payable to the deceased with 40 quarters of insurance coverage multiplied by two, for each 6-month period of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2001.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

Managed by a tripartite board and director general, the National Social Insurance Institute administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: A flat-rate voluntary contribution of 2% of earnings, according to five earnings classes.

The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 2% of gross payroll.

The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The mother must be resident in Mali and have 9 consecutive months of insured employment (at least 18 days or 120 hours a month); for voluntarily insured self-employed women, two 6-month periods of insurance coverage.

Birth leave: Payable to a father in insured employment for the birth of a live child.

Medical benefits: Must be in insured employment or voluntarily insured.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (Employers are required to provide paid sick leave for employees.)

Maternity benefit: The benefit is equal to 100% of the employed mother's last earnings. The benefit is payable for 6 weeks before and 8 weeks after (11 weeks in the case of complications) the expected date of childbirth.

Birth leave: The benefit is equal to 100% of the father's last earnings. The benefit is payable for any 3 days in the first 15 days after childbirth.

Workers' Medical Benefits

Medical care and some health and welfare services are provided through the joint interemployer medical services program operated by the National Social Insurance Institute.

Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.

Dependents' Medical Benefits

Medical care and some health and welfare services are provided to the dependents of insured and voluntarily insured persons through the joint interemployer medical services program operated by the National Social Insurance Institute.

Eligible dependents are the spouse and dependent children.

The wife of an insured or voluntarily insured person receives medical care during pregnancy and childbirth.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons provides general supervision.

Managed by a tripartite board and director general, the National Social Insurance Institute administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, apprentices, students at technical schools, managers of companies under certain conditions, and convicted persons working in prison workshops.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions of between 1% and 4% of gross earnings.

The minimum earnings for voluntary contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is equal to 28,460 CFA francs.

The maximum earnings for voluntary contribution purposes are equal to 10 times the legal minimum wage.

Employer: 1% to 4% of gross payroll, according to the assessed degree of risk.

The minimum earnings for contribution purposes are equal to the legal minimum wage.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The monthly benefit is equal to 100% of the insured's last earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Benefit adjustment: After 2 months, the benefit may be adjusted for changes in the average salary and the legal minimum wage.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the monthly pension is equal to 100% of the insured's average earnings in the year before the onset of disability.

Constant-attendance supplement: Equal to 40% of the pension.

The maximum pension is equal to 20 times the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Partial disability: The pension is equal to the insured's average earnings in the year before the onset of disability multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.

For an assessed degree of disability of 10% or more, the minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Only 1/3 of earnings over 10 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% or more, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is more than 20%, the pension may be partially paid as a lump sum after receiving the pension for 5 years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for 5 years.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.

Benefit adjustment: Pensions paid for an assessed degree of disability of more than 10% are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2001.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: The widow(er) pension is equal to 30% of the deceased's average earnings in the year before the onset of disability, if the marriage took place before the deceased's accident. If there is more than one widow, the pension is split equally among them.

The widow(er) pension ceases on remarriage, except if the widow(er) has a child receiving an orphan pension.

Remarriage settlement: A lump sum equal to 3 years' pension is paid.

Orphan's pension: The first and second orphan each receive 15% of the deceased's average earnings in the year before the onset of disability; 10% for each additional orphan. Full orphans receive 20% each. The orphans must be younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average earnings in the year before the onset of disability, up to a maximum of 30%.

The minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage. The monthly legal minimum wage is equal to 28,460 CFA francs.

Only 1/3 of earnings over 10 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.

The total combined pension for all survivors must not exceed 85% of the deceased's average earnings in the year before the onset of disability; otherwise, all pensions are reduced proportionately.

Funeral grant: The cost of the burial up to 1/4 of the annual legal minimum wage.

Benefit adjustment: Pensions are adjusted for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2001.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

Managed by a tripartite board and director general, the National Social Insurance Institute administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Voluntarily coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: A voluntary flat-rate contribution of 8% of earnings, according to 5 earnings classes.

The above contributions also finance maternity cash benefits under Sickness and Maternity, above.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 8% of payroll.

The above contributions also finance maternity cash benefits under Sickness and Maternity, above.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: Subsidies to cover any deficits; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent must have 9 consecutive months of insured employment and be currently working 18 days or 120 hours a month; 6 months of insurance coverage for a voluntarily insured parent.

The benefit is payable to social insurance pensioners and to the widow(er) of a beneficiary.

The benefit is payable abroad only if there is a reciprocal agreement.

The child may receive an orphan's pension.

Prenatal allowance: Must undergo prescribed medical examinations. Payable to an insured woman or the wife of an insured man.

Birth grant: Must undergo prescribed medical examinations. Payable to an insured woman or the wife of an insured man.

Marriage allowance: Payable to an insured person when marrying for the first time. (Not payable to voluntarily insured persons.)

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each child.

Prenatal allowance: 8,235 CFA francs. The allowance is payable in three installments: 1,830 CFA francs, 3,660 CFA francs, and 2,745 CFA francs.

Birth grant: 10,980 CFA francs for each birth. The grant is payable in three installments: half the total grant at birth, 1/4 of the grant when the child is aged 6 months, and 1/4 when the child is aged 12 months.

Marriage allowance: 9,155 CFA francs.

Benefit adjustment: Benefits were last adjusted by decree in 2003.

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

Managed by a tripartite board and director general, the National Social Insurance Institute administers the program.

Mauritania

Exchange rate: US\$1.00 equals 269.80 ouguiyas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and occasional workers; seamen; domestic workers; trainees; apprentices; and technical college students.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 1% of gross earnings.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with 20 years of insurance coverage, including 60 months of contributions in the last 10 years (including those made under the previous program). The pensionable age is reduced by 5 years if the insured is prematurely aged. Employment must cease.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Payable if the insured does not meet the qualifying conditions for a pension.

Disability pension: The permanent loss of 2/3 of earning capacity with 5 years of insurance coverage, including 6 months of contributions in the last 12 months. There is no qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: Payable to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had 180 months of insurance coverage at the time of death.

Survivor settlement: Payable to eligible survivors if the deceased did not meet the qualifying conditions for a pension.

Eligible survivors are a widow aged 50 or older or disabled or a dependent disabled widower and children younger than age 14 (age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of average monthly earnings.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Old-age settlement: A lump sum equal to 1 month's wages for each year of insurance coverage.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

Permanent Disability Benefits

Disability pension: The pension is equal to 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before age 60 (men) or age 55 (women), the insured is credited with a 6-month insurance coverage period.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of average monthly earnings.

Constant-attendance supplement: Equal to 50% of the pension.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to the widow(er).

Orphan's pension: 25% of the deceased's pension is payable for each eligible orphan; 40% for each full orphan.

The total survivor pension must not exceed 100% of the deceased's pension.

Survivor settlement: A lump sum equal to 1 month of the deceased's pension for each 6-month period of insurance coverage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Administrative Organization

Ministry of Civil Service and Employment provides general supervision.

Managed by a tripartite board, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits.

Coverage

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under the labor code and their dependents.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

Government: None.

All of the above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Twelve months of insurance coverage and 54 days of employment in the last 3 months.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of average daily earnings received in the 3 calendar months before work ceased. The benefit is payable for up to 14 weeks, including 8 weeks after the date of childbirth.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

Workers' Medical Benefits

Employers provide medical services for employees through the employer medical service program or through the joint interemployer medical service program for firms with fewer than 750 workers.

Dependents' Medical Benefits

Employers provide medical services for employees' dependents through the employer medical service program or through the joint interemployer medical service program for firms with fewer than 750 workers.

Some maternity, child health, and welfare services are also provided under Family Allowances, below.

Administrative Organization

Ministry of Civil Service and Employment provides general supervision.

Managed by a tripartite board, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and occasional workers; seamen; domestic workers; trainees; apprentices; and technical college students.

Special systems for civil servants and armed forces members.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll; 2.5% of gross monthly payroll if the employer provides medical care and temporary disability benefits.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of average daily earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of average monthly earnings.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

Constant-attendance supplement: Equal to 50% of the pension.

Partial disability: The benefit equals a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum equal to 3 years' pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made on October 1975.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, house calls, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of the deceased's average monthly earnings is payable to a widow or a disabled widower.

Orphan's pension: 10% of deceased's average monthly earnings is payable for each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% for each full orphan. (Orphans are also entitled to benefits under Family Allowances, below.)

Dependent parent's and grandparent's pension: 10% of deceased's average monthly earnings each.

The total survivor pension must not exceed 100% of the deceased's pension.

Funeral grant: Equal to 30 days' earnings.

Administrative Organization

Ministry of Civil Service and Employment provides general supervision.

Managed by a tripartite board, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1965.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons.

Special systems for civil servants and armed forces members.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work 18 days a month or be the widow of a beneficiary.

Prenatal allowance grant: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month for each child.

Prenatal allowance: 240 ouguiyas for each month of pregnancy. The allowance is paid in three installments.

Birth grant: A lump sum of 2,880 ouguiyas for each of the first three births.

Some maternity, child health, and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Civil Service and Employment provides general supervision.

Managed by a tripartite board, the National Social Security Fund administers the program.

Mauritius

Exchange rate: US\$1.00 equals
28.24 rupees (Rs).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current law: 1976 (national pensions), with amendments.

Type of program: Universal and social insurance system.

Note: Benefits under the universal program are subject to an income test for residents aged 60 to 90.

Coverage

Basic pension (universal): All residents.

Earnings-related pension (social insurance): All private- and public-sector employees older than age 18 and citizens of Mauritius; noncitizens with valid work permits and at least 2 years of residence in Mauritius.

Voluntary coverage under the earnings-related program for those not covered compulsorily, including the self-employed and nonemployed persons.

Special systems for public-sector employees and certain occupations with equivalent private programs.

Source of Funds

Insured person

Basic pension (universal): None.

Earnings-related pension (social insurance): 3% or 5% of earnings (the higher rate of contributions is dependent on employer agreement, wages being paid monthly, and employment in a specified sector). Nonemployed persons may contribute voluntarily with minimum monthly contributions of Rs55, up to a maximum of Rs390.

The minimum monthly earnings for contribution purposes are Rs1,095; Rs655 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs7,205.

Self-employed person

Basic pension (universal): None.

Earnings-related pension (social insurance): The minimum monthly contribution is Rs55; the maximum monthly contribution is Rs390.

Employer

Basic pension (universal): None.

Earnings-related pension (social insurance): 6% of payroll; 10.5% for millers and large employers in the sugar industry;

8.5% on behalf of employees contributing at the higher rate (excludes millers and large employers in the sugar industry).

All of the above employer contributions also finance work injury benefits.

The minimum monthly earnings for contribution purposes are Rs1,095; Rs655 for domestic employees.

The maximum monthly earnings for contribution purposes are Rs7,205.

Government

Universal pension (universal): Total cost.

Earnings-related pension (social insurance): Any deficit.

Qualifying Conditions

Old-age pension

Basic old-age pension (universal): Age 60 with at least 12 years of residence after age 18 for Mauritian nationals. There is no residence requirement if aged 70 or older. Noncitizens must have lived in the country for at least 15 years since age 40, including the 3 years immediately before the date of claim. Retirement is not necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Enhanced basic old-age pension (universal): Payable to beneficiaries of the basic old-age pension who are totally blind, totally disabled, or need constant care and attention.

Carer's allowance (universal): Payable to beneficiaries of the basic old-age pension assessed as at least 60% disabled and in need of the constant care and attention of another person.

Inmate allowance (universal): Payable to inmates of government subsidized institutions, provided that they would have been entitled to a basic old-age pension before their admission to such an institution.

Earnings-related pension (social insurance): Age 60 and insured. Retirement is not necessary. There is no minimum qualifying period, but contributions are required in the year before making the claim.

Early pension: There is no early pension for insured persons except those working in the sugar industry (payable from age 55 for men or age 50 for women).

Deferred pension: The pension can be deferred until age 65.

Disability pension

Basic disability pension (universal): Aged 15 to 59, insured, and assessed with at least a 60% disability that is expected to last at least 12 months. There is no residence requirement for Mauritian nationals; noncitizens must satisfy a residence requirement.

The degree of disability is assessed by a medical board set up by the Ministry.

Carer's allowance (universal): Payable to beneficiaries of the basic disability pension who need the constant care and

attention of another person. The allowance is payable for disabled children younger than age 15 if their parents' annual income does not exceed Rs100,000.

Child allowance (universal): Payable for the first three children of a basic disability pensioner. Children must be younger than age 15; age 20 if a full-time student.

Earnings-related disability pension (social insurance): Payable if the insured is assessed with at least a 60% disability that is expected to last for at least 12 months.

The degree of disability is assessed by a medical board set up by the Ministry.

Additional disability pension (social insurance): Payable to elderly disability pensioners who have a permanent disability of 100% and to persons who have a permanent disability of at least 60% and require constant care.

Survivor pension

Basic widow pension (universal): Payable to a widow younger than age 60 (widowers are not eligible). Noncitizen widows must have at least 5 years of residence in the 10 years before the date of the claim.

The pension ceases on remarriage.

Child allowance (universal): Payable for the first three children of a basic widow pensioner. Children must be younger than age 15; age 20 if a full-time student.

The child allowance does not cease if the widow remarries.

Orphan pension (universal): Payable to a full orphan younger than age 15; age 20 if a full-time student.

Guardian allowance (universal): Payable to the person rearing an orphan. If the guardian is a noncitizen, he or she must have at least 5 years of residence in the 10 years before the claim, including the year before the claim. The allowance is payable for a maximum of one orphan only.

Earnings-related widow pension (social insurance): The deceased met the requirements for a pension or was a pensioner at the time of death.

The pension ceases on remarriage.

Earnings-related orphan pension (social insurance): Paid to a full orphan younger than age 15 (age 18 if a full-time student) if either of the deceased parents had paid contributions.

Earnings-related survivor pensions are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension

Basic old-age pension (universal): The monthly value of the pension increases with age. For ages 60 to 69, Rs1,900 a month; for ages 70 to 89, Rs2,000; for ages 90 to 99, Rs6,850; for ages 100 or older, Rs7,795.

Enhanced basic old-age pension: Rs1,270 a month is payable in addition to the basic old-age pension.

Carer's allowance: Rs1,330 a month is payable in addition to the basic old-age pension.

For beneficiaries aged 60 to 90 with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Inmate's allowance: Rs325 a month.

Earnings-related old-age pension (social insurance): The pension is calculated on the basis of pension points that are awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Permanent Disability Benefits

Disability pension

Basic disability pension (universal): Rs1,900 a month.

Carer's allowance: Rs1,150 a month is payable in addition to the basic disability pension.

Child allowance: Rs615 a month is payable in addition to the basic disability pension for a child younger than age 10; Rs660 if aged 10 or older.

For beneficiaries with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Earnings-related disability pension (social insurance): The maximum monthly pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government.

Additional disability pension (social insurance): Rs1,790 a month is payable in addition to the earnings-related disability pension.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Survivor Benefits

Survivor pension

Basic widow pension (universal): Rs1,900 a month.

Child allowance: Rs615 a month is payable in addition to the basic widow pension for a child younger than age 10; Rs660 a month for a child aged 10 or older.

Orphan pension (universal): Rs1,050 a month for a full orphan younger than age 15; age 20 if a full-time student.

Guardian allowance (universal): Rs465 a month is payable to the person rearing an orphan.

For beneficiaries with individual income over Rs208,000, all of the above benefits are reduced by 50% of one-twelfth of the amount exceeding this threshold.

Earnings-related widow pension (social insurance): For a widow younger than age 60, the maximum pension is 20 times

the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government. The pension is reduced by one-third after 12 months if there are no dependent children. A widow aged 60 or older receives 100% of the deceased's pension.

There is no minimum pension.

Remarriage settlement (social insurance): A lump sum equal to 12 months' widow pension is paid.

Earnings-related orphan pension: 15% of the deceased's pension is payable for a full orphan.

Benefit adjustment: Pensions are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) provides general supervision.

National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions.

Ministry of Finance (<http://mof.gov.mu>) is responsible for the investment of surplus assets of the National Pensions Fund.

Sickness and Maternity

Regulatory Framework

Note: This information is from 1999.

No statutory benefits are provided.

The 1975 Labor Act requires employers to provide up to 21 days of paid sick leave to employees who have been in their continuous employment for at least 12 months.

The 1975 Labor Act requires employers to provide 12 weeks of paid maternity leave (6 weeks before and 6 weeks after the expected date of childbirth) to employees who have been in their continuous employment for at least 12 months.

Medical services are available free to the population at government dispensaries and hospitals. (Some mother and child health services and financial assistance to needy persons are provided under family allowances.)

Work Injury

Regulatory Framework

First law: 1931.

Current law: 1976 (national pensions), with amendments.

Type of program: Social insurance system.

Coverage

All employees aged 15 or older in insured employment.

Exclusions: Persons working exclusively on weekends or public holidays.

Special systems for public-sector employees and certain other occupations.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 80% of the insured's monthly earnings. The benefit is payable from the third week of incapacity. (The employer pays 100% of the insured's earnings for the first 2 weeks.) The maximum period of payment is 36 months from the date of the accident; may be extended if surgery is required.

Constant-attendance allowance: Rs342 a month for a 100% temporary disability requiring the constant attendance of another person.

The degree of disability is assessed by a medical board set up by the Ministry.

Permanent Disability Benefits

If totally disabled (100%), the pension is equal to 80% of monthly insurable earnings.

Optionally, a lump sum is payable to totally disabled workers aged 52 to 60. The lump sum is calculated as the assessed degree of disability times the insured's average annual earnings times the number of years (up to a maximum of 8) for which the pension is awarded.

Partial disability: Must be assessed as at least 1% disabled. The pension is equal to 65% of the insured's monthly insurable earnings times the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum is paid. The lump sum is calculated as the assessed degree of disability times the insured's average annual earnings times the number of years (up to a maximum of 8) for which the pension is awarded.

Constant-attendance allowance: Rs342 a month for a 100% permanent disability requiring the constant attendance of another person.

The degree of disability is assessed by a medical board set up by the Ministry.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and the cost of private clinical expenses not exceeding Rs4,000.

Survivor Benefits

Survivor pension: 50% of the deceased's earnings are payable to a widow; 60% for a permanently disabled widower.

The widow pension ceases on remarriage.

Orphan's pension: 7.5% of either deceased parent's average monthly insured earnings (whichever is higher) are payable for each full orphan younger than age 15; age 18 if a full-time student.

Dependent's pension: In the absence of a surviving spouse, a dependent person living in the insured's household receives Rs342 a month.

Funeral grant: A lump sum covering the cost of burial, if there are no dependents.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Unemployment

Regulatory Framework

First and current law: 1983 (unemployment).

Type of program: Social assistance system.

Coverage

Household heads younger than age 60 and their dependents.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Unemployment benefits (income-tested): Registered as unemployed for 30 days at the employment exchange, willing and able to work, and actively seeking employment.

Unemployment Benefits

Unemployment hardship relief benefit (income-tested): Rs220 a month is payable to the claimant.

Spouse allowance (income-tested): Rs220 a month.

Child allowance (income-tested): Rs85 a month for each child younger than age 10; Rs100 for each child aged 10 to 14; and Rs145 for each child aged 15 to 19 in full-time education or disabled and dependent.

Rent allowance (income-tested): 50% of the rent paid by the claimant, up to a maximum of Rs170.

The minimum unemployment hardship relief benefit is Rs120.

Benefit adjustment: Benefits are normally adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Family Allowances

Regulatory Framework

First and current laws: 1961 (family allowances) and 2003 (social aid).

Type of program: Social assistance system.

Coverage

Family allowances: Needy families with three or more children.

Social aid benefits: Needy individuals and families.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances (income-tested): Children must be younger than age 15. Annual family income is income-tested.

Social aid benefits (income-tested): Individuals and families who satisfy an income test.

Family Allowance Benefits

Family allowances (income-tested): A monthly benefit of Rs50 for families with three or more children younger than age 15 and with annual family income less than Rs10,000.

Social aid benefits (income-tested)

Claimant allowance: A maximum of Rs690 a month.

Spouse allowance: A maximum of Rs690 a month.

Child allowance: A maximum of Rs265 for each child younger than age 10; Rs325 if younger than age 15; Rs405 if younger than age 20 and a full-time student; Rs690 if younger than age 20, disabled, and not receiving a benefit under the National Pension Act.

Compassionate allowance: A maximum of Rs405 a month is payable to persons suffering from a serious illness certified by a medical doctor.

Rent allowance: Equal to 50% of the rent paid, up to a maximum of Rs520.

Medical benefits: Social aid beneficiaries are eligible for free medical services, a carer's allowance, and a refund of costs for traveling to attend medical treatment.

Funeral grant: A lump sum of Rs2,610 for the cost of the funeral for the claimant or his or her dependents.

Benefit adjustment: Benefits are adjusted annually in July according to changes in the cost of living.

Administrative Organization

Ministry of Social Security, National Solidarity, and Senior Citizens Welfare and Reform Institutions (<http://socialsecurity.gov.mu>) administers the program.

Morocco

Exchange rate: US\$1.00 equals 8.47 dirhams.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme), 1981 (agricultural and forestry workers), and 2004 (early retirement).

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by craftsmen or some categories of the self-employed; persons employed by landlords; and some categories of fishermen.

Exclusions: The self-employed.

Voluntary coverage for persons previously insured.

Special systems for civil servants and for certain other categories of employees.

Source of Funds

Insured person: 3.96% of gross monthly earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum wage is 1,841.84 dirhams a month in the nonagricultural sector and 1,183 dirhams a month in the agricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

Self-employed person: Not applicable.

Employer: 7.93% of gross monthly payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum wage is 1,841.84 dirhams a month in the nonagricultural sector and 1,183 dirhams a month in the agricultural sector.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 for miners with 5 or more years of underground work) and 3,240 days of insurance coverage. Retirement from employment is necessary.

Insured persons who do not meet the insurance coverage condition at the pensionable age can continue working or contribute on a voluntary basis.

Early pension: An early pension is possible at age 55 with 3,240 days of insurance coverage if the employer agrees to pay the National Social Security Fund an amount equivalent to the value of the pension.

Disability pension: Total loss of earning capacity resulting from a nonoccupational injury with 1,080 days of insurance coverage, including 108 days in the 12 calendar months before the onset of disability. There is no minimum qualifying period for a disability resulting from an accident.

Survivor pension: The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death.

Eligible survivors are the widow(er) and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 50% of average monthly earnings during the last 96 months, plus 1% for every 216 days of insurance beyond 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is equal to 50% of average monthly earnings.

The maximum pension is equal to 70% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

Benefit adjustment: Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

Permanent Disability Benefits

Disability pension: The pension is equal to 50% of average monthly earnings during the last 96 months, plus 1% for every 216 days of insurance beyond 3,240 days, up to a maximum of 70%.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

The minimum pension is equal to 500 dirhams.

The maximum pension is equal to 70% of average monthly earnings.

Constant-attendance supplement: 10% of average monthly earnings.

Benefits are paid monthly or quarterly, depending on the insured's choice.

Benefit adjustment: Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to the widow(er).

Orphan's pension: 25% of the deceased's pension is payable for each eligible orphan; 50% for each full orphan.

The maximum survivor pension is 100% of the deceased's pension.

Funeral grant: 10,000 dirhams.

Benefit adjustment: Pensions are adjusted periodically. (The last adjustment was made in March 2002.)

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1959.

Current laws: 1972 (social security scheme); 1981 (agricultural and forestry workers); and 2002 (basic health coverage), implemented in 2005.

Type of program: Social insurance system.

Coverage

Salaried workers and apprentices in industry, commerce, forestry, agricultural cooperatives, and associations; persons employed by craftsmen or by some categories of the self-employed; persons employed by landlords; and some categories of fishermen.

Exclusions: The self-employed.

Special systems for civil servants and for certain other categories of employees.

Source of Funds

Insured person: 0.33% of gross monthly earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

Self-employed person: Not applicable.

Employer: 0.67% of gross monthly payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are 6,000 dirhams (April 2002).

Government: None.

Qualifying Conditions

Cash sickness benefits: For the first claim, 54 days of contributions in the previous 6 calendar months of insurance coverage; 6 days of contributions for subsequent claims. There is no minimum qualifying period for a nonoccupational accident.

Cash maternity benefits: Must have 54 days of contributions during the 10 calendar months before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 2/3 of the average daily insurable salary received during the last 3, 2, or 1 calendar months before the onset of the incapacity, whichever is higher; during the 6 calendar months before the onset of the incapacity for a first claim to benefits. The benefit is payable from the fourth day of incapacity.

The minimum benefit is 2/3 of the legal minimum wage. The legal minimum wage is 1,841.84 dirhams.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

Maternity benefit: The benefit is 100% of the average daily insurable salary received during the 6 calendar months before the expected date of childbirth. The benefit is payable for 14 weeks.

The minimum benefit is 2/3 of the legal minimum wage. The legal minimum wage is 1,841.84 dirhams.

The maximum average monthly earnings for benefit calculation purposes are 6,000 dirhams.

Workers' Medical Benefits

Basic health care is provided.

Dependents' Medical Benefits

Basic health care is provided.

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Work Injury

Regulatory Framework

First law: 1927.

Current law: 1963.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Salaried workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is 50% of covered earnings during the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum annual earnings for benefit calculation purposes are 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is 100% of average insurable earnings.

Partial disability: Average insurable earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

For an assessed degree of disability of less than 10%, a lump sum is paid.

The minimum annual pension is 16,474 dirhams.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Constant-attendance supplement: Equal to 40% of the disability pension.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; medicines; and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average insurable earnings is payable to a widow younger than age 60; 50% if aged 60 or older.

Orphan's pension: 15% of the deceased's average insurable earnings for each of the first two orphans younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled) and 10% each for other orphans; 20% for each full orphan.

Other eligible survivors (in the absence of the above):

Parents, grandparents, and certain other dependents.

The maximum survivor pension is 85% of the deceased's average insurable earnings.

The maximum annual earnings for benefit calculation purposes are 65,507 dirhams.

Funeral grant: The employer pays the full cost of the burial.

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

Family Allowances

Regulatory Framework

First laws: 1942 and 1959.

Current law: 1972 (social security scheme).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices in industry, commerce, and cooperatives; and persons employed by craftsmen or by some categories of the self-employed.

Exclusions: Agricultural and forestry workers and the self-employed.

Special systems for civil servants and for certain categories of employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7.5% of gross payroll.

Government: None.

Qualifying Conditions

Family allowances: The insured must have 108 days of contributions during the previous 6 months of insurance coverage, with earnings of at least 500 dirhams a month.

Eligible children must be younger than age 12 (age 18 if an apprentice, age 21 if a student or a young female relative caring for at least two infants in the insured's household, no limit if disabled). The child may be legitimate, natural, adopted, or fostered and must reside in Morocco.

Family Allowance Benefits

Family allowances: 150 dirhams a month for each of the first three children; 36 dirhams a month for each additional child up to the sixth. Benefits are paid monthly.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in March 2002.)

Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund (<http://www.cnss.ma>) administers the program.

Employers may pay allowances provided by the National Social Security Fund directly to employees.

Niger

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1967 (old age, disability, and survivors), with 1989 and 1998 amendments.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, and apprentices.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special system for civil servants.

Source of Funds

Insured person: 1.6% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

Self-employed person: Not applicable.

Employer: 2.4% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) and registered with the National Social Security Fund for at least 20 years with 60 months of insurance coverage in the last 10 years. Retirement from employment is necessary.

Pensions are payable abroad only if there is a reciprocal agreement.

Old-age settlement: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with 12 months of insurance coverage and ineligible for the old-age pension. Retirement from employment is necessary.

Disability pension: A loss of 2/3 of earning capacity and registered with the National Social Security Fund for at least 5 years with 6 months of insurance coverage in the 12 months before the onset of disability. There is no minimum qualifying period for a nonoccupational accident. Must be in insured employment at the time of the accident.

Pensions are payable abroad only if there is a reciprocal agreement.

Survivor pension: The deceased met the qualifying conditions for the old-age pension or disability pension, was a pensioner at the time of death, or had 180 months of insurance coverage.

Eligible survivors are a widow aged 50 or older or disabled (a dependent disabled widower) who was married to the deceased at least a year before the insured's date of death and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Pensions are payable abroad only if there is a reciprocal agreement.

Survivor settlement: The deceased did not meet the qualifying conditions for a disability pension and had fewer than 180 months of insurance coverage.

Old-Age Benefits

Old-age pension: The pension is equal to 20% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% of average covered earnings for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is equal to 60% of the legal minimum wage.

The maximum pension is equal to 80% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher).

The pension is paid quarterly.

Old-age settlement: A lump sum equal to 1 month of the insured's average covered earnings in the last 3 or 5 years (whichever is higher) for each year of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is equal to 20% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% of average covered earnings for every 12-month period of insurance coverage beyond 180 months. A 6-month insurance coverage period is credited for each year that a claim is made before age 60 (age 58 for covered public-sector workers).

The minimum pension is equal to 60% of the legal minimum wage.

The maximum pension is equal to 80% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher).

Constant-attendance supplement: Equal to 50% of the disability pension.

The disability pension ceases at age 60 (age 58 for covered public-sector workers) and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund every 6 months in the first 2 years; thereafter, once a year.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to an eligible widow(er). If there is more than one widow, the pension is split equally among them.

The widow(er) pension ceases on remarriage.

Orphan's pension: The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

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

The total survivor pension must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

Survivor settlement: A lump sum equal to 1 month of the pension the deceased would have been entitled to with 180 months of insurance coverage for each 6-month period of insurance coverage. If there is more than one widow, the allowance is split equally among them.

The survivor settlement can be paid with family allowances.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1965 (family and maternity benefits), with 1969 amendment.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Cash maternity benefits: Six months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of the insured's last earnings; 100% of the insured's last earnings (with the employer paying half) with 2 years of continuous service with the same employer.

The benefit is payable 6 weeks before and 8 weeks after the expected date of childbirth; may be extended for 3 additional weeks if complications arise.

Workers' Medical Benefits

Working women are reimbursed for the cost of medical care during pregnancy and childbirth. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1960.

Current law: 1965 (work injury benefits), with 1967 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, apprentices, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, managers and directors of commercial enterprises, and convicted persons working in prison workshops.

Voluntary coverage for all work injury benefits is possible, except for the temporary disability benefit.

Source of Funds

Insured person: None.

Self-employed person: 2% of annual earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month) multiplied by 1.44.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Employer: 2% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is equal to 50% of the insured's average daily earnings in the month before the onset of disability for the first 28 days; thereafter, 66.6%. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the monthly pension is equal to 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings for benefit calculation purposes are 318,000 CFA francs.

The maximum annual earnings for benefit calculation purposes are 3,922,000 CFA francs.

Constant-attendance supplement: Equal to 40% of the insured's pension.

Partial disability: For an assessed degree of disability of more than 10%, the pension is equal to the insured's average

monthly earnings in the last 12 months multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion of disability above 50%.

If the assessed degree of disability is less than 10%, a lump sum is paid.

The partial disability pension is paid monthly, quarterly, or annually depending on its value.

The pension may be partially converted to a lump sum after receiving the pension for 5 years, subject to conditions.

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund every 6 months in the first 2 years; thereafter, once a year.

Benefit adjustment: Pensions are adjusted according to changes in the legal minimum wage.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: The widow(er)'s pension is equal to 30% of the deceased's earnings used for calculating the disability pension. If there is more than one widow, the pension is split equally among them.

The pension for a widow(er) without dependent children ceases on remarriage and a settlement is paid.

Remarriage allowance: A lump sum equal to 3 years' pension.

Orphan's pension: The pension is equal to 15% of the deceased's earnings used for calculating the disability pension for each of the first two orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's earnings used for calculating the disability pension, up to a maximum of 30%.

The total of all survivor pensions must not exceed 85% of the deceased's earnings used for calculating the disability pension; otherwise, the pensions are reduced proportionately.

All pensions are paid quarterly.

Funeral grant: A lump sum equal to 15 days of the deceased's earnings used for calculating the disability pension.

Benefit adjustment: Pensions are adjusted according to the changes in the legal minimum wage.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965 (family and maternity benefits), with 1969 amendment.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 11% of gross payroll; a monthly lump-sum contribution for domestic workers.

The employer contributions also finance maternity benefits under Sickness and Maternity, above.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Family allowances: The child must be at least age 1 or younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have 6 consecutive months of covered employment and be currently working 18 days or 120 hours a month or be the widow(er) of a beneficiary; an unemployed parent for up to 6 months after employment ceases.

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: The mother and child must undergo three prescribed medical examinations. The allowance is payable to an insured woman or to the wife of an insured man.

Maternity allowance: The mother and child must undergo prescribed medical examinations.

Birth allowance: Paid for the birth of the insured's first three children.

Family Allowance Benefits

Family allowance: 1,000 CFA francs a month for each child. The allowance is paid quarterly.

Prenatal allowance: 1,000 CFA francs a month for 9 months. The allowance is paid in three 3-month installments.

Maternity allowance: A lump sum of 10,000 CFA francs. The grant is paid in three installments: 5,000 CFA francs at childbirth; 2,500 CFA francs when the child is aged 6 months; and 2,500 CFA francs when the child is aged 12 months.

Birth allowance: A lump sum of 10,000 CFA francs is paid to the insured for each of the first three births.

Some maternal and child health and welfare services are also provided.

Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Nigeria

Exchange rate: US\$1.00 equals 132.05 naira.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961 (provident fund).

Current law: 2004 (pensions).

Type of program: Mandatory individual account system.

Note: The 2004 law establishes a unified system of mandatory individual accounts. Implemented for public-sector employees in July 2004, the system has not yet been fully implemented for private-sector employees. The National Social Insurance Trust Fund is to hold contributions previously made to it for at least 5 years; thereafter, the insured can transfer all contributions to a pension fund of their choice.

Coverage

All employees in the public sector and private-sector employees working in firms with five or more workers.

Exclusions: Diplomats, noncitizens covered by an equivalent program in another country, self-employed persons, the clergy, and private-sector employees working in firms with fewer than five workers.

Voluntary coverage for some excluded categories of worker under specified conditions.

Source of Funds

Insured person: 7.5% of gross salary; 2.5% of gross salary for military personnel.

Gross salary includes basic salary, housing allowances, and transportation allowances.

Additional voluntary contributions are possible.

Self-employed person: Not applicable.

Employer: 7.5% of gross salary; 12.5% of gross salary for military personnel.

Gross salary includes basic salary, housing allowances, and transportation allowances.

Government: None.

There are no maximum earnings for contribution purposes.

Qualifying Conditions

Old-age pension: Age 50 or older; employees in certain categories of employment may retire before age 50. Employment must cease.

The old-age pension is not payable abroad.

Disability pension: Assessed as disabled and incapable of work.

The disability pension is not payable abroad.

Survivor pension: The deceased was eligible for the disability pension or the old-age pension at the time of death.

Eligible survivors are survivors designated by the deceased or the deceased's spouse and children; in the absence of a spouse and children, the pension is paid to the next-of-kin or the administrator of the deceased's estate.

The survivor pension is not payable abroad.

Old-Age Benefits

Old-age pension: The pension is based on the insured's contributions plus accrued interest. At retirement, the insured may purchase an annuity or receive periodic payments on a monthly or quarterly basis calculated on the basis of life expectancy.

The insured can opt to receive a partial lump sum from the balance in the individual account, provided that the remaining value of the individual balance is sufficient to purchase an annuity or fund periodic payments equal to not less than 50% of annual earnings at the date of retirement.

After a 6-month waiting period, insured persons who retire before age 50 and who have not started new employment may request to receive a maximum of 25% of the balance in their individual account as a lump sum.

Permanent Disability Benefits

Disability pension: The pension is based on the insured's contributions plus accrued interest. The insured may purchase an annuity or receive periodic payments on a monthly or quarterly basis calculated on the basis of life expectancy.

The insured can opt to receive a partial lump sum from the balance in the individual account, provided that the remaining value of the individual balance is sufficient to purchase an annuity or fund periodic payments equal to not less than 50% of annual earnings at the onset of disability.

The disability may be reassessed every 2 years by the Medical Board or a qualified doctor at the insured's request.

Survivor Benefits

Survivor pension: 100% of the balance of the deceased's individual account, plus the dividend of an employer-sponsored life insurance policy, is paid.

The survivor may purchase an annuity or receive periodic payments on a monthly or quarterly basis calculated on the basis of his or her life expectancy.

The survivor can opt to receive a partial lump sum from the balance in the deceased's individual account, provided that the remaining value of the individual balance is sufficient to purchase an annuity or to fund periodic payments equal to not

less than 50% of the deceased's annual earnings at the time of death.

Administrative Organization

Federal Ministry of Labor and Productivity provides general supervision.

National Pension Commission regulates, supervises, and administers pensions.

Pension Fund Administrators administer individual accounts.

National Social Insurance Trust Fund (<http://www.nsitf.com>) is a pension fund administrator and administers benefits awarded under the previous social insurance pension program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits for sickness and maternity are provided. (The 2004 Pension Reform Act provides enabling legislation for the National Social Insurance Trust Fund to introduce a social insurance program for sickness and maternity benefits.)

The 1999 National Health Insurance Decree provides medical benefits to insured employees of firms with 10 or more workers. The benefits are financed by contributions of 5% of basic monthly salary from insured persons and 10% of basic monthly salary from employers.

The labor code requires employers to give employees 12 days of paid sick leave a year and to provide paid maternity leave at 50% of wages for 6 weeks before and 6 weeks after the expected date of childbirth.

Work Injury

Regulatory Framework

First and current law: 1942 (workmen's compensation), with 1957 and 1987 amendments.

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Note: This information is from 2003.

Coverage

Manual workers and nonmanual employees (including government employees) with earnings below a ceiling.

Exclusions: Agricultural employees or handicraft employees of commercial enterprises normally employing fewer than 10 workers, casual workers, and family workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost met through the direct provision of benefits or the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is payable for a maximum of 24 months: 100% of basic pay for 6 months, 50% for the next 3 months, and 25% for the next 15 months.

The benefit is paid monthly.

Permanent Disability Benefits

If totally disabled, a lump sum equal to 54 months' earnings.

Constant-attendance allowance: A lump sum equal to 25% of the permanent disability benefit.

Partial disability: A percentage of the total disability lump sum according to the assessed degree of disability.

Workers' Medical Benefits

Medical benefits include medical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

A lump sum equal to 42 months' earnings, minus any temporary disability benefit paid to the deceased.

Courts determine how the lump sum is split among the survivors.

Administrative Organization

Federal Ministry of Labor and Productivity enforces the law.

Courts participate in the adjudication of benefits and settle disputed benefit claims.

Employers may insure against liability with private insurance companies.

Unemployment

Regulatory Framework

No statutory benefits are provided. (The 2004 Pension Reform Act provides enabling legislation for the National Social Insurance Trust Fund to introduce a social insurance program for unemployment benefits.)

For insured persons who contributed to an individual account under the previous provident fund system, the 1961 Provident Fund Act permits limited cash drawdown payments after 1 year of unemployment.

Family Allowances

Regulatory Framework

The amended 1995 Family Support Trust Fund Decree provides some social assistance and health care benefits to families.

Rwanda

Exchange rate: US\$1.00 equals 569.46 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Salaried workers including permanent, occasional, and temporary workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for persons who were previously insured at least 6 consecutive months and had mandatory coverage in the last 12 months and for the self-employed.

Source of Funds

Insured person: 3% of gross earnings; 6% of gross earnings for voluntary coverage.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Self-employed person: 6% of income.

The maximum monthly income for contribution purposes is 104,000 francs.

Employer: 3% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution purposes are subject to a ceiling.

Government: None.

Qualifying Conditions

Old-age pension: From age 55 to age 65 (younger than age 55 if prematurely aged), with 15 years of insurance coverage. Employment must cease.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Age 55 (younger than age 55 if prematurely aged) and ineligible for the old-age pension.

Disability pension: A loss of 50% of earning capacity with 5 years of insurance coverage, including 6 months of contributions in the 12 months before the onset of disability. There is no minimum qualifying period for a nonoccupational accident.

Survivor pension: Payable to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had 180 months of insurance coverage at the time of death.

Survivor settlement: Payable to eligible survivors if the deceased did not meet the qualifying conditions for a pension.

Eligible survivors are the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adopting parents) in the absence of a surviving spouse and orphans.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is 50% of the legal minimum wage. The legal monthly minimum wage is 10,400 francs (2002).

Old-age settlement: A lump sum equal to average monthly earnings during the last 3 or 5 years (whichever is higher) times the number of years of insurance.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension is paid plus half the amount of the other benefits.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 2% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before age 55, the insured is credited with a 6-month coverage period.

The minimum pension is 50% of the legal minimum wage. The legal monthly minimum wage is 10,400 francs (2002).

Constant-attendance supplement: Equal to 40% of the insured's pension.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to the widow(er).

Orphan's pension: 25% of the deceased's pension is payable for each eligible orphan; 40% for a full orphan.

Parent's pension (in the absence of other eligible survivors): 25% of the deceased's pension each.

The total survivor pension must not exceed 100% of the deceased's pension.

Survivor settlement: A lump sum equal to 1 month's pension for each 6-month period of insurance coverage is payable to the widow(er).

Orphan's settlement: A lump sum equal to 50% of the survivor settlement is payable to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree. (The last adjustment was made in April 2002.)

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days.

The labor code requires employers to pay 100% of wages for maternity benefits for up to 2 months.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Employed persons. (Voluntary coverage is not possible.)

Exclusions: The self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 75% of the insured's average daily earnings in the 3 months before the onset of disability. The benefit is payable until full recovery or certification of permanent disability, up to a maximum of 180 days.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the onset of disability.

Constant-attendance supplement: Equal to 40% of the insured's pension.

Partial disability: If the assessed degree of disability is 15% or more, the benefit equals a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum equal to 3 year's pension is paid.

Workers' Medical Benefits

Benefits include medical and surgical care, laboratory services, medicines, hospitalization, dental care, eyeglasses, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's average daily earnings is payable to a widow(er).

Orphan's pension: 15% of the deceased's average daily earnings is payable for each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% for a full orphan.

Other eligible survivors: 10% of the insured's average daily earnings for each other eligible survivor.

The total survivor pension must not exceed 100% of the deceased's permanent disability pension.

Funeral grant: A lump sum equal to 100 times the legal minimum wage.

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers contributions and benefits.

São Tomé and Príncipe

Exchange rate: US\$1.00 equals
9,192.70 dobras.

Note: This information is from 1993.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Domestic workers.

Voluntary coverage for the self-employed.

Source of Funds

Insured person: 4% of gross earnings.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

Self-employed person: The voluntary contribution of 7.5% of declared earnings. (The declared earnings are chosen by the self-employed person from among six earnings classes.)

Voluntary contributions finance old-age, disability, and survivor benefits only.

Employer: 6% of gross payroll.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

Government: None.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

Qualifying Conditions

Old-age pension: Age 62 (men) or 57 (women) with 120 months of contributions.

Retirement is not necessary.

Deferred pension: A deferred pension is possible.

Disability pension: A permanent incapacity for all work or at least a 2/3 incapacity for usual work, with at least 60 months of contributions.

Survivor pension: The deceased was a pensioner or was eligible for a pension at the time of death with at least 60 months of recorded earnings.

Funeral grant: The deceased had at least 12 months of contributions or was a pensioner.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

Old-Age Benefits

Old-age pension: The pension is equal to 35% of the insured's average monthly earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage beyond 10 years up to 25 years, plus 2% for each year of coverage beyond 25 years. Pensions are paid monthly.

Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.

The minimum pension is 30% of the national minimum wage.

Benefit adjustment: Benefits are indexed to wage increases.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings in the best 5 years out of the last 10, plus 1% for each year of coverage beyond 10 years up to 25 years, plus 2% for each year of coverage beyond 25 years. At the normal retirement age, the disability pension is replaced by the old-age pension.

Benefits are paid monthly.

The minimum pension is 30% of the legal minimum wage.

Constant-attendance allowance: Equal to 20% of the pension.

Benefit adjustment: Benefits are indexed to wage increases.

Survivor Benefits

Survivor pension: 60% of the monthly pension paid or accrued to the deceased is payable for one dependent survivor; 80% for two; 100% for three or more.

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

Funeral grant: A lump sum equal to the cost of the funeral.

Administrative Organization

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

National Institute of Social Security administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system. Cash benefits only.

Medical care is provided under the public health program.

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and domestic workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness benefits: Must have 3 months of insurance coverage with 60 days of paid contributions immediately before the onset of incapacity or 3 months of paid contributions if the insured had not contributed in the 12 months before the onset of incapacity.

Cash maternity benefits: Must have 360 days of insurance coverage and at least 10 months of paid contributions before the expected date of childbirth.

Special leave: Awarded to a parent to provide care for a sick child younger than age 3 or a disabled child of any age. Must have 3 months of insurance coverage with 60 days of contributions immediately before the onset of incapacity.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 60% of the insured's average daily earnings in the last 2 months. The benefit is payable after a 3-day waiting period for up to 360 days.

Maternity benefit: The benefit is equal to 100% of the insured's average daily earnings in the last 12 months. The benefit is payable for 30 days before and 30 days (45 days for multiple childbirths) after the expected date of childbirth.

Special leave: The benefit is equal to 60% of the insured's average daily earnings in the last 2 months. The benefit is payable without a waiting period for up to 360 days; the benefit is renewable for a further 180 days for the same child 12 months after the end of the first benefit period.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Administrative Organization

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

National Institute of Social Security administers the program.

Work Injury

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 100% of the insured's average daily earnings in the 2 months before the onset of disability for the first 30 days and 90% of average earnings from the 31st day up to the 360th day; thereafter, 75% of average earnings.

The maximum duration is 24 months.

Permanent Disability Benefits

Permanent disability pension: The pension is equal to 50% of the insured's average monthly earnings in the best 5 years out of the last 10 years, plus 2% for each year of coverage beyond 25 years.

The minimum pension is equal to 30% of the legal minimum wage.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Survivor Benefits

Survivor pension: 60% of the monthly permanent disability pension paid or accrued to the deceased is payable for one dependent; 80% for two; 100% for three or more.

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

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

Funeral grant: A lump sum equal to the cost of the funeral.

Administrative Organization

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

National Institute of Social Security administers the program.

Senegal

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, seasonal workers, and day workers.

Voluntary coverage for previously covered employees older than age 39 with at least 5 years of contributions.

Special system for civil servants.

Source of Funds

Insured person: 5.6% of gross monthly earnings; managers contribute a supplementary 2.4% of gross monthly earnings on earnings greater than 210,000 CFA francs.

The maximum monthly earnings for contribution purposes are 210,000 CFA francs; the maximum monthly earnings for contribution purposes for managers are 630,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8.4% of monthly payroll (plus a supplementary 3.6% of gross monthly earnings on managers' earnings greater than 210,000 CFA francs).

The maximum monthly earnings for contribution purpose are 210,000 CFA francs; the maximum monthly earnings for managers are 630,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (age 60 for managers) according to a point system. Retirement from employment is necessary.

The number of points awarded each month is based on the value of total contributions divided by the reference salary. The reference salary is defined annually by the Social Insurance Institute for Old-Age Pensions.

The minimum number of points required for a pension is 400.

Additional points are credited for periods of employment before the implementation of the current program if the insured worked for at least 10 years before or after the program began and has at least 1 year of contributions and also for certain periods of incapacity for work.

Child supplement: Additional contribution points are credited for each dependent child younger than age 18, up to a maximum of three children.

Early pension: A reduced pension is payable from age 53.

Means-tested allowance: An allowance is payable from age 55 to persons born before 1922 who are ineligible for the old-age pension and have at least 5 years of employment as a domestic worker.

Disability pension: No statutory benefits are provided.

Survivor pension: The insured was a pensioner or met the contribution requirements for a pension at the time of death.

Eligible survivors are a widow who is aged 50 or older or caring for two dependent children younger than age 18 and who was married to the deceased at least 2 years before he died; a widower aged 55 or older (age 53 if disabled) who was married to the deceased at least 2 years before she died; and full orphans younger than age 22.

Old-Age Benefits

Old-age pension: The pension is equal to 1.33% of covered earnings times the number of years of insurance coverage, according to a point system (the pension is equal to the insured's number of points times the contractual price of a point).

The maximum pension is based on 30 years of insurance coverage.

The contractual price of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child supplement: The pension is increased by 5% for each eligible child.

Early pension: The old-age pension is reduced by 5% for each year the pension is taken before age 55.

Means-tested allowance: A cash benefit based on the contractual price of 1,200 contribution points.

Permanent Disability Benefits

Disability pension: No statutory benefits are provided.

Survivor Benefits

Survivor pension: The widow(er) pension is equal to a maximum of 50% of the deceased's old-age pension. If there is more than one widow, the pension is split equally among them.

Orphan's pension: The pension is equal to 20% of the deceased's old-age pension for each full orphan younger than age 22.

The total orphan's pension must not exceed 100% of the deceased's old-age pension; otherwise, the pensions are reduced proportionately.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Managed by a bipartite employer and employee board, the Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn>) administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits) and 1975 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women and nonemployed women married to an insured man.

Special system for civil servants and armed forces personnel.

Medical benefits: Employed persons, including apprentices, seasonal workers, and temporary workers who work at least 3 months a year for the same enterprise.

Exclusions: The self-employed.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

Source of Funds

Insured person: Up to 3% of gross monthly earnings (rates vary according to the health institute).

The above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Self-employed person: Not applicable.

Employer: Up to 3% of gross monthly payroll (rates vary according to the health institute).

The above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Three consecutive months of employment and working 18 days or 120 hours a month.

Benefits are payable abroad only if there is a reciprocal agreement.

Medical benefits: Two months of contributions.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of the insured's last daily earnings. The benefit is payable for 6 weeks before and 8 weeks after the expected date of childbirth; may be extended by 3 weeks in case of complications.

The benefit is paid daily, weekly, monthly, or in three installments (when first claiming the benefit, at the date of childbirth, and when the benefit period ceases).

Workers' Medical Benefits

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: The amount varies between 30% and 80% of the costs, according to the availability of funds.

Medical benefits are also provided directly to old-age pensioners and survivor pensioners by the Social Insurance Institute for Old-Age Pensions.

Dependents' Medical Benefits

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: The amount varies between 30% and 80% of the costs, according to the availability of funds.

Eligible dependents are the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires the participation of companies with over 100 employees; smaller firms may group together in order to join a health institute.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons; seamen; apprentices; trainees; technical students (except those attending technical universities); members of cooperatives; nonsalaried managers of cooperatives and their assistants; certain company managers; temporary, casual, and daily workers; and convicted persons working in prison workshops.

Voluntary coverage for certain categories of self-employed person without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: 1%, 3%, or 5% of payroll, according to the assessed degree of risk.

The minimum annual earnings for voluntary contribution purposes are 439,916 CFA francs.

The maximum annual earnings for voluntary contribution purposes are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of gross payroll, according to the assessed degree of risk. The average contribution rate is 2.5%.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage of 36,243 CFA francs. (The legal minimum wage was last adjusted in February 1996.)

The maximum monthly earnings for contribution purposes are equal to 63,000 CFA francs. (The maximum earnings for contribution purposes were last adjusted in January 2004.)

Government: None; contributes as an employer on behalf of government employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's daily earnings in the 30 days before the onset of disability for the first 28 days; thereafter, 66.6% until full recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage of 36,243 CFA francs. (The legal minimum wage was last adjusted in February 1996.)

The maximum daily earnings for benefit calculation purposes must not exceed 1% of the maximum annual earnings for contribution purposes (7,560 CFA francs). (The maximum annual earnings for contribution purposes were last adjusted in January 2004.)

Benefit adjustment: The benefits are adjusted periodically according to enterprise-based agreements.

Permanent Disability Benefits

Permanent disability pension: The pension for a total disability is equal to 100% of the insured's monthly average earnings in the 12 months before the onset of disability.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

The pension is payable abroad only if there is a reciprocal agreement.

Partial disability: The pension is equal to the insured's monthly average earnings in the 12 months before the onset of disability multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the percentage of the assessed degree of disability for the portion above 50%.

For an assessed degree of disability of more than 10%, the minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

The partial disability pension may be paid partially as a lump sum after 5 to 7 years if the assessed degree of disability is more than 10%. If the assessed degree of disability is equal to 10% or less, the pension is paid as a lump sum.

The degree of disability is assessed by Social Security Fund doctors, on the basis of recommendations of the insured's doctor. The insured may be required to undergo medical examinations every 2 years.

Constant-attendance supplement: Equal to 40% of the insured's pension.

The minimum supplement is equal to 70% of the minimum annual earnings for benefit calculation purposes (845,829 CFA francs).

Benefit adjustment: Pensions are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

There is no limit to duration.

Survivor Benefits

Survivor pension: The widow(er) pension is equal to 30% of the deceased's monthly average earnings in the 12 months before the onset of disability. If there is more than one widow, the pension is split equally among them. The pension is paid quarterly.

The widow(er) pension ceases on remarriage if there are no dependent child.

Remarriage allowance: A lump sum equal to three times the annual pension.

Orphan's pension: The pension is equal to 15% of the deceased's monthly average earnings in the 12 months before the onset of disability for one orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled), 30% for two orphans, 40% for three orphans, and 10% for each additional orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's monthly average earnings in the 12 months before the onset of disability each, up to a maximum of 30%.

The total survivor pension must not exceed 85% of the deceased's monthly average earnings in the 12 months before the onset of disability.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

Funeral grant: Equal to 1/24 of the minimum annual earnings for benefit calculation purposes.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

Benefit adjustment: Pensions are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Employment-related system.

Coverage

Employees, including seamen; social insurance beneficiaries, including the widow of an insured man and pensioners

receiving the work injury total disability pension. The unemployed are covered for a maximum of 6 months after leaving insured employment.

Exclusions: The self-employed.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll.

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage (36,243 CFA francs). (The legal minimum wage was last adjusted in 1996.)

The maximum monthly earnings for benefit calculation purposes are 60,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with 1 to 19 employees.

The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are payable for a maximum of six children. The parent must have at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month.

Prenatal allowance: Payable during the 9 months of pregnancy, without limit on the number of children. The mother must undergo prescribed medical examinations. The allowance is payable to an insured woman or to the spouse of an insured man.

Maternity allowance: Payable until the child is age 2. The mother and child must undergo prescribed medical examinations. The allowance is payable to an insured woman or to the spouse of an insured man.

Benefits are paid for 6 months to insured unemployed persons and without limit of duration to the widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: The allowance is 2,250 CFA francs a month (April 2005) for each of the first six children. The allowance is paid quarterly.

Prenatal allowance: The allowance is 2,250 CFA francs a month (April 2005) for the 9 months of pregnancy. The allowance is paid in three installments (a 2-month installment in

the third month of pregnancy, a 4-month installment in the sixth month of pregnancy, and a 3-month installment in the eighth month of pregnancy).

Maternity allowance: The allowance is 2,250 CFA francs a month (April 2005) from the date of childbirth up to the child's second birthday. The allowance is paid in five installments (a 6-month installment is paid at childbirth, when the child is 6 months old, and when the child is aged 1; a 3-month installment is paid when the child is aged 18 months and when the child is aged 2).

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in April 2005.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the program.

Seychelles

Exchange rate: US\$1.00 equals 5.19 rupees (Rs).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1971 (provident fund).

Current laws: 1987 (social security), implemented in 1988; and 1990 (Seychelles pension scheme).

Type of program: Universal and social insurance system.

Coverage

Social security fund: All citizens residing in Seychelles territory and resident foreign employees who contribute to the Seychelles pension scheme.

Special schemes for the employees of three companies in the banking and industrial sector. Employees of these companies are covered under the Seychelles pension scheme.

Seychelles pension scheme: Employees in the public and private sectors.

Voluntary coverage for the self-employed.

Exclusions: Part-time workers employed for less than 25 hours a week.

Source of Funds

Insured person

Social security fund: 5% of monthly earnings; domestic workers pay Rs50 a month.

The above contributions to the social security fund also finance sickness and maternity benefits and work injury benefits.

Seychelles pension scheme: Rs25 a month (plus additional voluntary contributions).

There are no maximum earnings for contribution purposes.

Self-employed person

Social security fund: Contributions are made through the tax system.

Seychelles pension scheme: Voluntary contributions of Rs25 a month (plus additional voluntary contributions).

There are no maximum earnings for contribution purposes.

Employer

Social security fund: 10% on the first Rs1,000 of monthly wages, 20% on the second Rs1,000, 35% on the next Rs8,000, and 40% on wages in excess of Rs10,000; Rs50 a month for each domestic worker.

The above contributions to the social security fund also finance sickness and maternity benefits and work injury benefits.

Seychelles pension scheme: Rs50 a month for each employee.

Government: Contributes as an employer. Makes contributions out of the general budget and guarantees the pension benefits under the social security fund. The Seychelles pension scheme contribution is taken from business tax receipts.

Qualifying Conditions

Old-age pension

Old-age pension (social security fund): Age 63 with at least 5 years of residence immediately before the date of retirement. (The residency requirement may be waived by the Minister of Finance under special circumstances.)

The pension is not payable abroad.

Old-age benefit (Seychelles pension scheme): Age 63; at any age if the insured is emigrating permanently.

The pension is not payable abroad.

Disability pension

Disability pension (social security fund): A loss of 3/4 of earning capacity with at least 5 years of residence. A reduced pension is paid for a loss of earning capacity of between 50% and 74%. (The residency requirement may be waived by the Minister of Finance under special circumstances.)

Dependent supplement (income-tested): Payable for a family whose income is less than the family subsistence level. The supplement is payable under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent disabled adult not receiving any other benefits.

The pension is not payable abroad.

Disability benefit (Seychelles pension scheme): Younger than age 63 and assessed as incapable of work by a medical board appointed by the Seychelles pension scheme. The benefit is payable after receiving the social security fund disability pension for 6 months.

The pension is not payable abroad.

Survivor pension

Spouse pension (social security fund): The deceased had at least 5 years of residence.

Eligible survivors are a widow aged 45 or older or with a dependent child younger than age 16 (or older if a student), a dependent widower, and full orphans.

A widow who does not qualify for a pension receives a limited benefit for 20 working days.

Dependent supplement (income-tested): Payable for a family whose income is less than the family subsistence level. The supplement is payable under certain conditions for each

dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent disabled adult not receiving any other benefits.

The pension is not payable abroad.

Survivor benefit (Seychelles pension scheme): The deceased was insured.

Eligible survivors are a widow(er) or cohabiting partner with whom the insured lived for at least 6 months or, in the absence of a surviving spouse or partner, dependent children. The insured may also designate any other person as a survivor, but the widow(er) automatically qualifies for the benefit. The pension is also payable to a child if the whereabouts of the child's parents is unknown.

Old-Age Benefits

Old-age pension (social security fund): Rs1,600 a month.

Benefit adjustment: Benefits are reviewed and adjusted annually for changes in the cost of living. (Benefits were last adjusted in January 2005.)

Old-age benefit (Seychelles pension scheme): The insured's contributions plus 5% interest. The average lump sum is Rs16,000.

Permanent Disability Benefits

Disability pension (social security fund): Rs1,550 a month.

Partial disability (earnings-tested): The full pension is reduced according to earnings. The pension is payable until retirement age after receiving sickness benefits for 6 months.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

The combined disability pension and dependent supplements must not exceed 80% of the insured's previous earnings.

Benefit adjustment: Benefits are reviewed and adjusted annually for changes in the cost of living. (Benefits were last adjusted in January 2005.)

Disability benefit (Seychelles pension scheme): The insured's contributions plus 5% interest.

Survivor Benefits

Spouse pension (social security fund): The monthly pension is Rs1,300 for an eligible widow or dependent widower, for a maximum of 1 year.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

The pension ceases on remarriage or if the widow(er) cohabits with a partner.

Orphan's pension (social security fund): The monthly pension is Rs775 for each full orphan.

Funeral grant: A lump sum of Rs1,500.

Benefit adjustment: Benefits are reviewed and adjusted annually for changes in the cost of living. (Benefits were last adjusted in January 2005.)

Survivor benefit (Seychelles pension scheme): The deceased's contributions plus 5% interest.

Administrative Organization

Ministry of Finance administers the social security fund program.

Directed by a managing director and a tripartite board of trustees, the Seychelles pension scheme (<http://www.pensionscheme.sc>) administers the supplementary program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1987 (social security), implemented in 1988.

Type of program: Social insurance system. Cash sickness and maternity benefits only.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Contributions are made through the tax system.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Cash sickness and maternity benefits: There is no minimum qualifying period.

Dependent supplements (income-tested): Payable for a family whose income is less than the family subsistence level. The supplement is payable under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent disabled adult not receiving any other benefits.

Sickness and Maternity Benefits

Sickness benefit: The employer pays the full salary for the first 2 months and is reimbursed 80% of the amount paid or Rs2,000, whichever is less; thereafter, the social security fund pays Rs1,300 a month for up to 130 working days.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in January 2005.)

Maternity benefit: The employer pays the full salary for 2 weeks before and 8 weeks after the expected date of childbirth and is reimbursed 80% of the amount paid up to Rs1,300. For a prolonged incapacity that is the result of pregnancy or childbirth, a sickness benefit is paid.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in January 2005.)

Workers' Medical Benefits

No statutory benefits are provided.

Medical services are available in government dispensaries and hospitals under the National Health Plan.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical services are available in government dispensaries and hospitals under the National Health Plan.

Administrative Organization

Ministry of Finance administers the social security fund program.

Work Injury

Regulatory Framework

First law: 1970 (employer liability).

Current law: 1987 (social security), implemented in 1988.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Dependent supplements (income-tested): Payable for a family whose income is less than the family subsistence level. The supplement is payable under certain conditions for each dependent child and for one adult who must be the spouse, a person caring for the insured person, or a dependent disabled adult not receiving any other benefits.

Temporary Disability Benefits

For an assessed degree of disability of at least 50%, Rs1,300 a month is payable for up to 130 working days.

The degree of disability is assessed by the medical board established by the Ministry of Health.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in January 2005.)

Permanent Disability Benefits

Permanent disability pension: For a total disability, Rs1,300 a month is payable until retirement age after receiving a temporary disability benefit for 130 workings days.

Partial disability: A percentage of the benefit for a total disability according to the assessed degree of disability.

Dependent supplements (income-tested): Rs650 for an adult and Rs600 for each child.

The degree of disability is assessed by the medical board established by the Ministry of Health.

For a court award, compensation for incapacity for work is shared equally between the employer and the social security fund.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living. (Benefits were last adjusted in January 2005.)

Workers' Medical Benefits

Free medical care is provided when needed. Benefits include medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: Rs1,300 is payable a month to the widow(er) if the deceased provided at least 75% of family income. The widow(er) must not be in gainful employment or self-employment.

The pension ceases on remarriage or if cohabiting with a partner.

Benefit adjustment: Pensions are adjusted annually according to changes in the cost of living. (Benefits were last adjusted in January 2005.)

Administrative Organization

Ministry of Finance administers the social security fund program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

Under the 1980 Unemployment Fund Act, daily subsistence wages are provided for registered unemployed persons who work on government-approved projects.

Sierra Leone

Exchange rate: US\$1.00 equals 2,847 leones.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2001 (social security).

Type of program: Social insurance system.

Coverage

All employees in the public and private sectors.

Voluntary coverage for the self-employed and for insured persons who leave insured employment.

Source of Funds

Insured person: 5% of monthly salary; voluntary contributors pay 15% of monthly income.

Self-employed person: 15% of monthly income.

Employer: 10% of monthly payroll.

Government: None; contributes on behalf of government employees.

Qualifying Conditions

Old-age pension: Age 60 (men and women) with at least 180 months of contributions. Employment must cease.

Early pension: From age 55 with at least 180 months of contributions.

Deferred pension: A deferred pension is possible.

Old age gratuity: Payable to each person who is entitled to an old-age pension on retirement.

Retirement grant: Payable from age 55 if the insured does not meet the qualifying conditions for an old-age pension.

Disability pension: The insured is permanently and totally incapable of further employment and younger than age 60 with at least 5 years of contributions, including 12 months of paid contributions in the 3 years before the onset of disability, or has at least 180 months of contributions.

The disability is assessed by a medical board consisting of three persons appointed by the board.

Disability grant: The insured is permanently and totally incapable of further employment and does not meet the qualifying conditions for a disability pension.

Survivor pension: The deceased met the qualifying conditions, was receiving an old-age or disability pension, or had at least 5 years of contributions, including 12 months of paid contributions in the 3 years before the date of death.

Eligible survivors are the widow(er), dependent children younger than age 18 (age 23 if in full-time education, no limit if disabled), and parents.

Survivor grant: The deceased did not meet the qualifying conditions for a pension.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings for the first 15 years of coverage, plus 2% of the insured's average monthly earnings for each additional 12-month coverage period.

Periods of employment before the introduction of the new scheme may be credited.

The minimum pension is at least equal to 50% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Early pension: The pension is reduced by 4% for each year that the pension is taken before age 60.

Deferred pension: The maximum number of insurable years is 40.

Old-age gratuity: A lump sum equal to 12 months' pension is payable to each old-age pensioner on retirement.

Retirement grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings for the first 15 years of coverage, plus 2% of the insured's average monthly earnings for each additional 12-month period of coverage. A 6-month insurance coverage period is credited for each year that a claim is made before age 60.

The minimum disability pension is equal to at least 50% of the national minimum wage.

Disability grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 40% of the deceased's pension is payable to a widow(er). If there is more than one widow, the pension is split equally among them.

The survivor pension ceases if a widow(er) remarries or cohabits.

Orphan's pension: A maximum of 60% of the deceased's pension is payable for orphans.

Parent's pension (in the absence of other eligible survivors): A lump sum equal to 12 months' survivor pension is payable to a parent who is employed or receiving a pension; 24 months' survivor pension is payable to a parent who is not employed or receiving a pension.

The maximum survivor pension is 100% of the old-age pension or disability pension that the deceased was or would have been entitled to at the time of death.

Survivor grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Administrative Organization

National Social Security and Insurance Trust (<http://www.nassitsl.org>) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Employers provide medical care for employees and their dependents through collective agreements.

Note: This information is from 1997.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 1960 (workmen's compensation), with 1962, 1969, 1971 amendments.

Type of program: Employer-liability system, normally involving compulsory insurance with a private carrier.

Note: This information is from 1997.

Coverage

Employed persons.

Exclusions: Agricultural employees working on plantations with fewer than 25 workers, domestic servants, casual workers, home workers, and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through direct provision of benefits or the payment of insurance premiums.

Government: An approved annual contribution.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of earnings. The benefit is payable after a 3-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, calculated according to the expected duration of entitlement.

Permanent Disability Benefits

If totally disabled, a lump sum equal to 48 months' earnings.

Constant-attendance allowance: Up to 25% of the permanent disability benefit.

Partial disability: A percentage of 56 months' earnings up to a ceiling, according to the assessed degree of disability.

Workers' Medical Benefits

Medical benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; and the cost of transportation, up to a maximum.

Survivor Benefits

Survivor benefit: A lump sum equal to 42 months of the deceased's earnings (minus any disability benefits paid) is payable to the deceased's dependents; partial dependents may receive a reduced benefit.

Funeral grant (in the absence of eligible survivors): A lump sum covering the cost of the burial, up to a maximum.

Administrative Organization

Ministry of Labor, Industrial Relations, and Social Security.

Ministry of Social Welfare, Gender, and Children's Affairs.

Employers may insure against liability with private insurance companies.

South Africa

Exchange rate: US\$1.00 equals 5.79 rand.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1928 (old age), 1936 (blindness), and 1946 (disability).

Current law: 2004 (social assistance).

Type of program: Social assistance system.

Coverage

Citizens with limited means.

Exclusions: Persons maintained or cared for in state institutions.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

The government contributions also finance medical benefits under Sickness and Maternity, below.

Qualifying Conditions

Old-age pension (means-tested): Age 65 (men) or age 60 (women) and a resident citizen at the time of the application.

Grant-in-aid: Payable to persons receiving the old-age pension who require the full-time attendance of another person as the result of a mental or physical condition.

Citizens are eligible to receive only one benefit at a time.

War veteran grant (means-tested): Age 60 or disabled and a resident citizen at the time of the application. Eligibility is restricted to war veterans, including veterans of the First World War, the Second World War, and the Korean War.

Grant-in-aid: Payable to persons receiving a war veteran grant who require the full-time attendance of another person as the result of a mental or physical condition.

Citizens are eligible to receive only one benefit at a time.

Disability grant (means-tested): Payable to citizens assessed as incapable of providing adequate self-support for more than 6 months. The temporary grant is paid if aged 18 to 64 (men) or aged 18 to 59 (women); payable from age 35 (men and women) for a citizen with a terminal illness who is a resident at the time of the application. The disability must be confirmed by a medical assessment report.

A disability grant is considered permanent if the citizen is assessed as incapable of providing adequate self-support for more than 12 months.

Grant-in-aid: Payable to citizens receiving a disability grant who require the full-time attendance of another person as the result of a mental or physical condition.

Citizens are eligible to receive only one benefit at a time.

Survivor benefits: Benefits are provided under Unemployment, below.

Old-Age Benefits

Old-age pension (means-tested): Up to 740 rand a month for a single pensioner; married couples may receive double the amount. The pension is reduced to 25% of the full amount for pensioners who are resident for more than 3 months in a private care institution.

Grant-in-aid: 160 rand a month.

War veteran grant (means-tested): Up to 758 rand a month.

Grant-in-aid: 160 rand a month.

Permanent Disability Benefits

Disability grant (means-tested): Up to 740 rand a month for a single pensioner; married couples may receive double the amount.

Grant-in-aid: 160 rand a month.

Survivor Benefits

Benefits are provided under Unemployment, below.

Administrative Organization

National and provincial offices of the Department of Social Development (<http://www.welfare.gov.za>) administer the program.

Sickness and Maternity

Regulatory Framework

Current laws: 2001 (unemployment insurance), implemented in 2002; and 2003 (health), implemented in 2004.

Type of program: Social assistance system. Medical benefits only.

Coverage

Sickness and maternity benefits: Cash sickness and maternity benefits are payable under the 2001 unemployment insurance legislation to eligible insured workers working more than 24 hours a month, the unemployed, or workers with earnings reduced to no more than 1/3 of the regular wage.

Exclusions: Government employees and employees who work fewer than 24 hours a month; foreigners who enter the country for the purpose of fulfilling an employment contract and who are required by law to leave the country upon the termination of the contract; and persons receiving a monthly state pension, any benefit from the work injury and occupational disease compensation fund, or benefits from any unemployment fund or scheme.

Medical benefits: Old-age pensioners and disability pensioners.

Source of Funds

Cash sickness and maternity benefits

Insured person: See source of funds for Unemployment, below.

Self-employed person: See source of funds for Unemployment, below.

Employer: See source of funds for Unemployment, below.

Government: See source of funds for Unemployment, below.

Medical benefits

Insured person: See source of funds for Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds for Old Age, Disability, and Survivors, above.

Employer: See source of funds for Old Age, Disability, and Survivors, above.

Government: See source of funds for Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness benefits: Thirteen weeks of contributions in the 52 weeks before the onset of illness for insured workers.

Cash maternity benefits: Thirteen weeks of contributions in the 52 weeks before the expected date of childbirth (if adopting a child, 18 weeks of contributions in the 52 weeks before the date of adoption) for insured workers.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 45% of the insured's weekly earnings. The benefit is payable for 26 weeks after a waiting period of 4 to 6 weeks.

Maternity benefit: The benefit is equal to 45% of the insured's weekly earnings. The benefit is payable from 18 weeks before and up to 8 weeks after the expected date of childbirth.

Workers' Medical Benefits

All old-age pensioners and disability pensioners are entitled to subsidized medical care at provincial hospitals. Benefits include hospitalization and medication.

Dependents' Medical Benefits

All old-age pensioners and disability pensioners are entitled to subsidized medical care at provincial hospitals. Benefits include hospitalization and medication.

Administrative Organization

Department of Labor (<http://www.labour.gov.za>) provides general supervision.

Managed by a bipartite board, local unemployment benefit committees, and claims officers, the Unemployment Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1914.

Current law: 1993 (occupational injuries and diseases), with 1997 amendment.

Type of program: Employer-liability system, involving compulsory insurance with a public carrier.

Coverage

Employed persons, including some contract workers and military personnel.

Exclusions: Domestic workers in private households and some contract workers and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost met through the payment of insurance premiums. The cost of premium varies, depending on the reported accident rate.

Government: None; contributes as an employer for government employees.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Occupational disease benefits: Payable for 28 listed diseases (plus some unlisted diseases). The date of diagnosis is the date of onset of the disease.

Temporary Disability Benefits

For a total disability, 75% of the insured's earnings is payable for up to 12 months; may be extended up to 24 months (longer in special cases) after further evaluation of the disability. The benefit is payable after 3 days of incapacity for work.

The maximum benefit is 2,418.75 rand a week or 10,481.25 rand a month.

The maximum earnings for benefit calculation purposes are 3,255 rand a week or 13,975 rand a month.

Partial disability: A percentage of the insured's earnings as determined by the Compensation Commissioner's Office is payable for up to 12 months; may be extended up to 24 months after a further assessment of the disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the maximum pension is 75% of the insured's earnings.

The minimum monthly benefit is 1,146.15 rand.

The maximum monthly earnings for benefit calculation purposes are 9,321 rand.

Partial disability: If the assessed degree of disability is less than 100% but higher than 30%, a percentage of the full pension according to the assessed degree of disability.

For an assessed degree of disability of 30% or less, a lump sum equal to 15 times the employee's monthly earnings is paid, up to a maximum of 7,830.00 rand. If the employee's earnings are less than 1,528.20 rand a month, the minimum is calculated on the monthly basis of 1,528.20 rand.

The minimum lump sum is 22,923 rand.

The maximum lump sum is 117,450 rand.

Workers' Medical Benefits

Benefits include medical, surgical, and hospital care and appliances. Benefits are provided for a maximum of 2 years; may be extended in special cases.

The cost of transporting an injured employee to a hospital, a doctor's surgery, or to his or her place of residence is refunded from the compensation fund.

Survivor Benefits

Survivor pension: The pension is equal to 40% of the deceased's permanent total disability pension, plus a lump sum of 18,642 rand. The pension is payable to a widow or to a disabled widower for life. The pension does not cease on remarriage.

Orphan's pension: 20% of the deceased's permanent total disability pension is paid for each unmarried orphan younger than age 18; no age limit if disabled.

The maximum total survivor pension is 10,481.25 rand a month.

The total survivor pension payable to the widow(er) and children must not exceed the deceased's permanent total disability pension.

Funeral grant: 8,316 rand or the actual cost of the funeral (whichever is lower), at the Compensation Commissioner's discretion.

Administrative Organization

Department of Labor (<http://www.labour.gov.za>) provides general supervision.

Compensation Commissioner administers the program, including claims decisions and the management of funds from which benefits are paid.

Employers must normally insure against liability with a public compensation fund, but in certain instances may insure with an employers' mutual association licensed by the Minister of Labor.

Government and some local authorities are individually liable.

Unemployment

Regulatory Framework

First law: 1937.

Current laws: 1966 (unemployment), implemented in 1967, with amendments; 2001 (unemployment insurance); and 2002 (contributions).

Type of program: Social insurance system.

Coverage

All employees working for more than 24 hours a month, including domestic and seasonal workers and employees in national and provincial governments.

Exclusions: Government employees and employees who work fewer than 24 hours a month; foreigners who enter the country for the purpose of fulfilling an employment contract and who are required by law to leave the country upon the termination of the contract; and persons receiving a monthly state pension, any benefit from the work injury and occupational disease compensation fund, or benefits from any unemployment fund or scheme.

Source of Funds

Insured person: 1% of earnings.

The maximum annual earnings for contribution purposes are 106,032 rand.

The above contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.

Self-employed person: Not applicable.

Employer: 1% of the insured's earnings.

The maximum annual earnings for contribution purposes are 106,032 rand.

The above contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.

Government: 25% of total employee and employer contributions, up to an annual maximum of 7 million rand.

The maximum annual earnings for contribution purposes are 106,032 rand.

The above contributions also finance cash sickness and maternity benefits under Sickness and Maternity, above.

Qualifying Conditions

Unemployment benefit: Entitlement to benefit increases at a rate of 1 day's benefit for every 6 completed days of employment, up to a maximum of 238 days in the 4-year period before the date of application for the benefit. The insured must have 13 weeks of contributions during the last 52 weeks and be capable of, and available for, work. The insured must register with, and report to, the public employment exchange, unless unemployment is the result of illness or pregnancy. Unemployment must not be the result of refusing suitable work or training. Unemployment benefit is payable after 14 days of unemployment.

Survivor benefit: The surviving spouse or a life-partner of the deceased must apply for the benefit within 6 months after the insured's death. In the absence of a surviving spouse or life-partner, the benefit is paid to a dependent child. The child must be younger than age 21 (age 25 if a student) and have been totally or largely dependent on the deceased.

Unemployment Benefits

Unemployment benefit: The benefit varies between 30.78% and 58.64% of previous earnings, depending on the insured's period of service and previous earnings.

Survivor benefit: The benefit varies between 30.78% and 58.64% of previous earnings, depending on the insured's period of service and previous earnings. The benefit is payable for up to 26 weeks.

Administrative Organization

Department of Labor (<http://www.labour.gov.za>) provides general supervision.

Managed through its board and regional business unit managers, the Unemployment Insurance Fund administers the program.

Family Allowances

Regulatory Framework

Current law: 2004 (social assistance).

Type of program: Social assistance system.

Coverage

Low-income persons caring for children younger than age 18.

Exclusions: Persons maintained or cared for in state institutions.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances

Foster child grant (means-tested): Payable to a foster parent. There must be a court order indicating the foster care status of the child, and the child must be a resident citizen at the time of the application.

Means test: The applicant must have annual income of less than 12,720 rand.

Citizens are eligible to receive only one benefit at a time.

Child support grant (means-tested): Payable to the primary caregiver of a child or children aged 1 to 10. (The age limit is to be raised to age 14 by 2006.) The child must be a resident citizen at the time of the application, and the applicant and his or her spouse must pass the means test. The grant is payable for care provided to a maximum of six children.

Means test: The applicant must have annual income of less than 9,600 rand (urban areas) or 13,200 rand (rural areas).

Citizens are eligible to receive only one benefit at a time.

Care dependency grant (means-tested): Payable to a parent, foster parent, guardian, or custodian of a child aged 1 to 18 who requires permanent care as the result of a severe mental or physical disability. The child must be cared for at home and the disability confirmed by a medical assessment report. The child must be a resident citizen at the time of the application. The applicant, spouse, and child must pass a means test.

Citizens are eligible to receive only one benefit at a time.

Social relief of distress (means-tested): Temporary assistance is payable to persons unable to meet their own or their family's basic living costs.

Citizens are eligible to receive only one benefit at a time.

Family Allowance Benefits

Family allowances

Foster child grant (means-tested): Up to 530 rand a month.

Child support grant (means-tested): Up to 170 rand a month for each child, up to a maximum of six children.

Care dependency grant (means-tested): Up to 740 rand a month.

Social relief of distress (means-tested): Issued monthly or for any other period for a maximum of 3 months; may be extended by 3 months in exceptional cases.

Administrative Organization

National and provincial offices of the Department of Social Development (<http://www.welfare.gov.za>) administer the program.

Sudan

Exchange rate: US\$1.00 equals 255.29 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1974.

Current law: 1990 (social insurance), with 2004 amendment.

Type of program: Social insurance system.

Coverage

Employed persons and the self-employed.

Exclusions: Domestic servants, home workers, family labor, farmers and foresters, and unpaid apprentices.

Special systems for civil servants, the police force, and armed forces personnel.

Source of Funds

Insured person: 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

Self-employed person: 25% of monthly income. (The declared monthly income for contribution purposes is chosen by the self-employed person from earnings classes ranging from 15,000 pounds to 200,000 pounds.)

Employer: 15% of gross monthly payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 20 years of contributions. The normal retirement age is reduced for those in arduous work. Retirement from work is necessary.

Early pension: Payable from age 50 with at least 20 years of contributions.

Old-age settlement: Paid at the normal retirement age to an insured person who is ineligible for the old-age pension; at any age to an insured person resigning from work or laid off.

Disability pension: Payable for a permanent total incapacity. There is no minimum qualifying period. The onset of disability occurred while in insured employment or within 1 year of insured employment ceasing and before reaching the normal retirement age.

Survivor pension: Payable for the death of the insured or a pensioner. There is no minimum qualifying period.

Eligible survivors are a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for

an unmarried daughter or if disabled). In the absence of a surviving widow and children, the pension is paid to dependent brothers, sisters, and parents.

Death grant: Paid for the death of the insured or a pensioner. In the absence of a surviving widow(er), children, or parents, the benefit is paid to dependent brothers and sisters.

Old-Age Benefits

Old-age pension: The pension is equal to 1/50 of the insured's average monthly earnings in the 3 years before retirement for each 12-month period of contributions.

The minimum pension is equal to 40% of the insured's average monthly earnings in the 3 years before retirement.

The maximum pension is equal to 80% of the insured's average monthly earnings in the 3 years before retirement.

The pension may be partially paid as a lump sum, without interest.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Old-age settlement: A refund of 100% of employer and employee contributions; the adjusted value of contributions for insured persons resigning from work or laid off.

Permanent Disability Benefits

Disability pension: The pension is equal to 50% of the insured's average monthly earnings in the 3 years before the onset of disability or 1/50 of the same earnings for each 12-month period of contributions, whichever is higher.

The minimum pension is equal to 40% of the insured's average monthly earnings in the 3 years before retirement.

The maximum pension is equal to 80% of the insured's average monthly earnings in the 3 years before the onset of disability.

Survivor Benefits

Survivor pension: The maximum pension is equal to 50% of the deceased's average monthly earnings in the 3 years before death or 1/50 of the same earnings for each 12-month period of contributions, whichever is higher. If there is more than one widow, the pension is split equally among them.

The eligible widow(er) receives 90% of the pension if there are no other eligible survivors (50% if there are either eligible parents or children; 30% if there are eligible children and parents). Full orphans receive 100% of the pension.

Surviving parents receive 90% of the pension if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Death grant: A lump sum equal to 42 months' earnings is paid to eligible survivors for the death of an insured person; 42 months' pension if the deceased was a pensioner.

Administrative Organization

Minister of Manpower provides general supervision.
National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.
Under the 2004 Health Insurance Act, the Health Insurance Fund manages a special health insurance system for public-sector employees and insured pensioners.

Work Injury

Regulatory Framework

First law: 1947.
Current law: 1990 (social insurance), with 2004 amendment.
Type of program: Social insurance system.

Coverage

Employed persons and the self-employed.
Exclusions: Domestic servants, home workers, family labor, farmers and foresters, unpaid apprentices, and convicted persons working in prison workshops.
Special systems for civil servants, the police force, and armed forces personnel.

Source of Funds

Insured person: None.
Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.
Employer: 2% of gross monthly payroll.
Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 80% of the insured's monthly average earnings in the 3 years before the onset of disability multiplied by the assessed degree of disability.

Permanent Disability Benefits

Permanent disability pension: For a total disability, 80% of the insured's monthly average earnings in the last 3 years before the onset of disability.

Constant-attendance supplement: Equal to 50% of the pension.

Partial disability: With an assessed degree of disability of at least 15%, a percentage of the full benefit according to the assessed degree of disability.

Workers' Medical Benefits

Medical treatment is provided by public health services. Transportation is provided by the employer.

Survivor Benefits

Survivor pension: The maximum pension is equal to 80% of the deceased's average monthly earnings in the last 3 years before death.

The eligible widow(er) receives 90% of the pension if there are no other eligible survivors (50% if there are either eligible parents or children; 30% if there are eligible children and parents). Full orphans receive 100% of the pension.

Surviving parents receive 90% of the pension if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors are the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

Death grant: A lump sum equal to 42 months' earnings is paid to eligible survivors for the death of an insured person; 42 months' pension if the deceased was a pensioner.

Administrative Organization

Minister of Labor and Administrative Reform provides general supervision.
National Social Insurance Fund administers the program.
Medical care is provided by public health services.
Employers must insure against liability with private insurance companies.

Swaziland

Exchange rate: US\$1.00 equals 5.79 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1974.

Type of program: Provident fund system.

Coverage

Employed persons.

Exclusions: Casual employees, self-employed persons, domestic workers, and foreign workers.

Voluntary coverage for employees not compulsorily covered and for members of religious organizations.

Special system for civil servants.

Source of Funds

Insured person: 5% of earnings.

The maximum monthly earnings for contribution purposes are 600 lilangeni.

Self-employed person: Not applicable.

Employer: 5% of payroll.

The maximum monthly earnings for contribution purposes are 600 lilangeni.

Government: None.

Qualifying Conditions

Old-age benefit: Age 50 (age 45 if covered employment ceases); any age if emigrating permanently.

Benefits are payable abroad only if there is a reciprocal agreement.

Disability benefit: Payable for a permanent total or partial disability.

Benefits are payable abroad only if there is a reciprocal agreement.

Survivor benefit: Payable for the death of the fund member before retirement.

The eligible survivor is the spouse. In the absence of the spouse, the eligible survivors are other dependents or other persons designated by the fund member.

Benefits are payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

Permanent Disability Benefits

Total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

Survivor Benefits

Total employer and employee contributions, plus interest. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Interest rate: A minimum of 3% a year.

Administrative Organization

Ministry of Finance (<http://www.gov.sz>) provides general supervision.

Managed by a tripartite board and director, the National Provident Fund (<http://www.snpf.co.sz>) administers the program.

Work Injury

Regulatory Framework

First law: 1963.

Current law: 1983.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Employed persons in the private and public sectors, trainees, and apprentices.

Exclusions: Domestic servants, types of contract workers, family labor, and casual workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

75% of the insured's earnings are payable after a 3-day waiting period until full recovery or certification of permanent disability. The benefit is payable for a maximum of 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Permanent Disability Benefits

For a total disability, a lump sum equal to 54 times the insured's monthly earnings at the time of the accident.

Constant-attendance allowance: A lump sum equal to 25% of the permanent disability benefit if totally disabled.

Partial disability: A percentage of the full benefit according to the loss of working capacity.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Workers' Medical Benefits

Benefits include medical care, surgery, hospitalization, medicines, dental and eye care, transportation, appliances, and medical care abroad if necessary (up to a maximum of 6,325 lilangeni).

Survivor Benefits

Survivor benefit: The survivors receive a lump sum equal to 48 times the deceased's monthly earning at the time of the accident, minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Eligible survivors are an unemployed widow, a disabled widower, and children; a reduced benefit is paid to survivors who were partially dependent on the deceased.

Funeral grant: A lump sum is paid by the employer to cover the cost of the funeral, up to a maximum of 300 lilangeni.

Administrative Organization

Department of Labor of the Ministry of Enterprise and Employment (<http://www.gov.sz>) enforces the law.

Employers must insure the assessed liability with a private insurance company.

Tanzania

Exchange rate: US\$1.00 equals 1,054 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

Current and first laws: 1964 (provident fund); and 1997 (social insurance), implemented in 1998.

Type of program: Social insurance system.

Note: Under transitional rules, the provident fund system continues to operate for insured persons who opted in 1998 to remain covered by the provident fund.

Coverage

Employees in the private sector (except in private companies covered by the parastatal special system), organized groups (such as cooperative members) in the formal sector, and public employees and self-employed persons not covered under the parastatal special system.

Exclusions: Domestic workers.

Voluntary coverage is possible.

Special contributory systems for employees of parastatal organizations, including private companies in which the government owns shares and parastatal organizations that have been restructured or sold; the self-employed, including informal-sector workers; workers who start new employment when aged 46 or older; expatriates; persons with seasonal income; and local authority employees. Special noncontributory systems for armed forces personnel and political leaders.

Source of Funds

Insured person: 10% of gross earnings; voluntary contributors pay a monthly amount equal to 20% of declared income but no less than 20% of the statutory minimum wage.

Previous contributions made to the National Provident Fund are converted into contribution credits.

Contributions are paid on behalf of insured women who are receiving maternity benefits.

All of the above contributions also finance cash maternity benefits, medical benefits, and work injury benefits.

Self-employed person: 20% of monthly earnings but no less than 20% of the statutory minimum wage.

All of the above contributions also finance cash maternity benefits, medical benefits, and work injury benefits.

Employer: 10% of gross payroll.

Contributions are paid on behalf of insured women who are receiving maternity benefits.

All of the above contributions also finance cash maternity benefits, medical benefits, and work injury benefits.

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

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions; earlier than age 60 if leaving the country permanently. Covered employment must cease.

Insured persons who were within 14 years of the retirement age in July 1998 and who have fewer than 180 months of contributions at age 60 may receive a basic pension, as may be determined by the director general of the National Social Security Fund.

Early pension: From age 55 with at least 180 months of contributions.

Deferred pension: A deferred pension is possible. There is no maximum deferral period.

Old-age grant: Age 60 and less than 180 months of contributions. Covered employment must cease.

Old-age benefits are not payable abroad.

Disability pension: A loss of 2/3 of earning capacity with at least 180 months of contributions or 36 months of contributions including 12 months in the 36 months immediately before the onset of disability.

The disability is assessed by a medical board comprising doctors appointed by Ministry of Health. The insured may be required to undergo medical examination by the medical board.

Disability grant: The insured does not meet the qualifying conditions for a pension.

Disability benefits are not payable abroad.

Survivor pension: The deceased satisfied the qualifying conditions for an old-age or disability pension at the time of death.

Survivor grant: The deceased was a pensioner at the time of death.

Eligible survivors are a widow(er) and children younger than age 18 (age 21 if a student, no limit if disabled). In the absence of a spouse and children, parents may be eligible.

Survivor benefits are not payable abroad.

Funeral grant: One month of contributions and employed at the time of the death. The grant is payable to the person who paid for the funeral.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings in the best 5 of the last 10 years before retirement, plus 1.5% for each 12-month period of insurance coverage beyond 180 months.

The insured receives a lump-sum payment equal to 24 times the monthly pension in the first month and thereafter a monthly pension.

The minimum pension is 80% of the monthly statutory minimum wage.

The monthly statutory minimum wage is 48,000 shillings (urban areas) and 35,000 shillings (rural areas).

The maximum pension is 67.5% of the insured's monthly earnings used to calculate the pension.

Under the provident fund transition rules, an insured person who qualifies for an old-age pension within the first 5 years of operation of the National Social Security Fund (NSSF) may opt for a lump-sum payment under the former provident fund or a monthly pension under the NSSF.

Early pension: The pension is reduced by 0.5% of the insured's earnings used to calculate the pension for each 12-month period the early pension is taken before age 60. The early pension can be paid only if the calculated pension is at least equal to the minimum pension.

Deferred pension: Calculated in the same way as the old-age pension.

Old-age grant: The grant is equal to the insured's last monthly contribution times the number of months of contributions and is based on both employee and employer contributions. There is no minimum benefit.

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted in line with the actuarial valuation of the fund.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings in the best 5 of the last 10 years before the onset of disability, plus 1% for each 12-month period of insurance coverage beyond 180 months.

The insured receives a lump-sum payment equal to 24 times the monthly pension in the first month and thereafter a monthly pension.

The minimum pension is 80% of the legal minimum wage.

The maximum pension is 67.5% of average monthly insurable earnings.

The disability pension can be converted into an old-age pension at age 60 if the old-age pension is equal to or higher than the disability pension.

Under the provident fund transition rules, an insured person who qualifies for a disability pension within the first 5 years of operation of the National Social Security Fund may opt for a lump-sum payment under the former provident fund or a monthly pension under the NSSF.

Disability grant: A lump-sum payment based on contributions.

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted in line with the actuarial valuation of the fund.

Survivor Benefits

Survivor pension: 100% of the pension is payable to a widow(er) without dependent children; 40% of the deceased's pension is payable to the spouse if an orphan's pension is also payable. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

The widow(er)'s pension is paid for a limited period of 2 years if the widow(er) is younger than age 45 or does not have a dependent child younger than age 15 at the date of the insured's death.

The minimum pension is 80% of the legal minimum wage.

The maximum pension is 67.5% of average monthly insurable earnings.

Orphan's pension: 60% of the deceased's pension is split equally among eligible children; 100% for full orphans.

Parent's pension (in the absence of other eligible survivors): 100% of the deceased's pension.

The survivors receive a lump-sum payment equal to 24 times the monthly pension in the first month and thereafter a monthly pension.

Under the provident fund transition rules, survivors who qualify for a survivor pension within the first 5 years of operation of the National Social Security Fund may opt for a lump-sum payment under the former provident fund or a monthly pension under the NSSF.

Survivor grant: A lump sum equal to 12 months of the deceased's pension.

Funeral grant: A lump sum is paid (between 75,000 and 300,000 shillings).

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted in line with the actuarial valuation of the fund.

Administrative Organization

Ministry of Labor and Youth Development provides general supervision.

Managed by a director general, the National Social Security Fund (<http://www.nssftz.com>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1997 (social insurance), implemented in 1999.

Type of program: Social insurance system. Cash maternity benefit and medical benefits.

Coverage

Employees in the private sector (except private companies covered under the parastatal special system), organized groups

(such as cooperative members) in the formal sector, and public employees and self-employed persons not covered under the parastatal special system.

Voluntary coverage for old-age pensioners.

Exclusions: Domestic workers.

Special system for public-sector employees.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above; old-age pensioners make a voluntary contribution equal to 6% of their monthly pension.

Any previous contributions made to the National Provident Fund are converted into contribution credits.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Thirty-six months of contributions including 12 months in the 36 months immediately before the expected date of childbirth. Cash maternity benefits are payable to an insured woman only once in each 3-year period.

Medical benefit: Three months of contributions immediately before the onset of the medical contingency.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of the insured woman's average daily earnings in the 6 months before the 20th week of pregnancy. The benefit is paid for 12 weeks in two installments: 4 weeks before and 8 weeks after childbirth (4 weeks after childbirth for a stillborn child).

Benefit adjustment: Benefits are reviewed periodically by the Board of the National Social Security Fund and adjusted in line with the actuarial valuation of the fund.

Workers' Medical Benefits

Benefits include inpatient and outpatient health care services. Medical benefits are provided by accredited hospitals under agreement with the National Social Security Fund.

Prenatal and postnatal care is provided from the 24th week of pregnancy and ceases 2 days after childbirth; 7 days after childbirth for a cesarean section and up to 12 weeks after delivery if prolonged care is necessary.

Dependents' Medical Benefits

Benefits include inpatient and outpatient health care services. Medical benefits are provided by accredited hospitals under agreement with the National Social Security Fund.

Prenatal and postnatal care is provided from the 24th week of pregnancy and ceases 2 days after childbirth; 7 days after childbirth for a cesarean section and up to 12 weeks after delivery if prolonged care is necessary.

Eligible dependents are the spouse and up to four of the insured's children.

Administrative Organization

Managed by a director general, the National Social Security Fund (<http://www.nssftz.com>) administers the program.

Work Injury

Regulatory Framework

First law: 1948.

Current law: 1997 (social insurance), implemented in 2002.

Type of program: Social insurance system.

Coverage

Employees in the private sector (except in private companies covered by the parastatal special system), organized groups (such as cooperative members) in the formal sector, and public employees and self-employed persons not covered under the parastatal special system.

Exclusions: Domestic workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: Must be registered with the National Social Security Fund and assessed with a work injury or occupational disease.

Temporary Disability Benefits

The benefit is equal to 50% of the insured's average daily earnings and is payable for up to 26 weeks.

Permanent Disability Benefits

The benefit is equal to 60% of the insured's average daily earnings and is payable for up to 7 years.

Constant-attendance allowance: Equal to 25% of the permanent disability benefit.

Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care; prostheses; and the cost of medicines, appliances, and transportation up to predetermined ceilings.

Survivor Benefits

Survivor benefit: A lump sum equal to twice the deceased's average monthly earnings.

Funeral grant: A lump sum of up to 300,000 shillings is payable to the person who paid for the funeral.

Administrative Organization

Ministry of Labor and Youth Development provides general supervision.

Managed by a director general, the National Social Security Fund (<http://www.nssftz.com>) administers the program.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to provide severance pay to employees with continuous service of at least 3 months.

Togo

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Supplementary retirement scheme for managerial staff of public and semipublic companies.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Source of Funds

Insured person: 4% of gross earnings. Voluntarily insured persons contribute on the basis of average gross earnings in the last 3 months of salaried activity.

Self-employed person: Not applicable.

Employer: 8% of gross payroll; contributions are reduced to 7.4% of gross payroll if 5% of the employer's workforce is assessed as disabled.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) or the insured has 30 years of actual coverage. Must have a minimum of 10 years of contributions. Retirement from salaried employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Aged 55 and ineligible for the old-age pension. Must have at least 12 months of insurance coverage. Retirement from salaried employment is necessary.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance coverage including 6 months of contributions in the last year. There is no qualifying period for a disability that is the result of a nonwork-related accident.

The pension is payable abroad only if there is a reciprocal agreement.

Survivor pension: The deceased met the pension requirements, was a pensioner at the time of death, or had 180 months of insurance coverage.

Survivor settlement: The deceased was ineligible for a pension but had at least 12 months of insurance coverage.

Eligible survivors are a widow aged 40 or older or disabled who was married to the deceased for at least 1 year or who is pregnant or has a child by the deceased; a dependent disabled widower who was married to the deceased for at least 1 year; and children younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

The pension is payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is equal to 20% of the insured's average monthly earnings during the last 5 years, plus 1.33% of earnings for each 12-month period of contributions beyond 180 months.

The minimum pension is 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

If the insured is entitled to receive two or more pensions, the full amount of the higher pension and half the amount of the other pension(s) are paid.

Old-age settlement: A lump sum equal to 1 month of the insured's average monthly earnings during the last 5 years for each year of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Permanent Disability Benefits

Disability pension: The monthly pension is equal to 20% of the insured's average monthly earnings during the last 5 years, plus 1.33% of earnings for each 12-month period of contributions beyond 180 months. The insured is credited with a 6-month contribution period for each year that the claim is made before age 55.

The minimum pension is 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

Constant-attendance supplement: Equal to 50% of the insured's pension.

If the insured also receives a disability pension under the work injury program, the work injury disability pension is paid in full

along with the part of the nonwork injury permanent disability pension that exceeds this amount.

The disability pension ceases at age 50 and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Survivor Benefits

Survivor pension: 50% of the monthly pension the deceased received or would have received at the time of death is payable to the eligible spouse. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: 25% of the monthly pension the deceased received or would have received at the time of death is payable for each orphan; 40% for each full orphan.

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

The total survivor pension must not exceed 100% of the pension the deceased received or would have received at the time of death; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives a survivor pension under the work injury program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum equal to 1 month of the pension the deceased would have been entitled to with 120 insurance months for each 6-month period of insurance coverage. An orphan receiving the settlement may continue to receive family allowances.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1973 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women, including agricultural salaried workers, domestic workers, and casual or temporary workers.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Cash maternity benefits: Twelve months of insurance coverage before the expected date of childbirth.

Benefits are payable abroad only if there is a reciprocal agreement.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: The daily benefits are equal to 100% of the insured's average daily earnings in the last 3 months (the employer pays half of the value of the benefit). The benefit is payable for up to 8 weeks before the expected date of childbirth and 6 weeks after; may be extended for up to 3 weeks in case of complications.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health care and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 1973 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including under certain conditions agricultural salaried workers, domestic workers, casual and temporary workers, and detached civil servants working for a public company.

Exclusions: Self-employed persons.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.5% of gross payroll.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The daily benefit is equal to 2/3 of the insured's average daily earnings in the last 3 months. Benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability. The benefits may be paid weekly or monthly.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of the insured's average earnings in the 3 months before the onset of disability.

Partial disability: A percentage of the full pension according to the assessed degree of disability; a lump sum of 3 years' pension is paid if the assessed disability is less than 20%.

Constant-attendance supplement: Equal to 50% of the disability pension.

The pension may be partially converted to a lump sum after receiving the pension for 5 years.

If the insured also receives a disability pension under the old-age, disability, and survivors program, the work injury permanent disability pension is paid in full along with the part of the nonwork injury disability pension that exceeds this amount.

The combined receipt of the work injury permanent disability pension with the old-age pension is allowed under certain conditions.

The pension is paid monthly, quarterly, or annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's average earnings in the 3 months before the onset of disability. The pension is payable to a widow who was married to the deceased before the onset of disability (or at least 1 year before the deceased's death) and to a dependent disabled widower. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: The pension is equal to 10% of the deceased's average earnings in the 3 months before the onset of disability for each orphan younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled); 15% for each full orphan.

Dependent parent's and grandparent's pension: The pension is equal to 10% of the deceased's average earnings in the 3 months before the onset of disability each.

The total survivor pension must not exceed 100% of the insured's full permanent disability pension; otherwise, the pensions are reduced proportionately.

The pension is paid monthly, quarterly, or annually, depending on its value.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: Equal to 30 days of the deceased's average earnings in the 3 months before the onset of disability.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers contributions and benefits.

Employers must insure against liability with the National Social Security Fund.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers, domestic workers, casual or temporary workers, and certain pensioners and other social insurance benefit recipients.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of gross payroll.

Employer contributions also finance maternity benefits under Sickness and Maternity, above.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled). The

parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or receiving a social insurance benefit).

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Payable for the birth of each of the first three children. The insured's spouse must not be in salaried employment.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month for each of the first six children. The benefits are paid every 6 months.

Prenatal allowance: 500 CFA francs a month for 9 months. The allowance is paid in three 3-month installments.

Birth grant: A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health care and welfare services are also provided.

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Employers may pay benefits directly to their employees.

Tunisia

Exchange rate: US\$1.00 equals 1.21 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current laws: 1960 (nonagricultural workers), implemented in 1974; 1981 (agricultural workers); 1985 (civil servants); 1989 (commercial agriculture); 1995 (self-employed); 2002 (low-income earners); and 2002 (artists and intellectuals).

Type of program: Social insurance system.

Coverage

Private-sector employees and certain categories of fishermen.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Exclusions: Convicted persons working in prison workshops.

Special systems for civil servants, members of parliament, armed forces personnel, agricultural workers, farmers, the self-employed, fishermen, domestic workers, some categories of low-income earners, artists, and intellectuals.

Source of Funds

Insured person: 7.74% of gross earnings (excluding certain in-kind payments or reimbursements).

The employee contributions are paid quarterly.

Self-employed person: Not applicable (covered by a special system).

Employer: 7.76% of gross payroll (excluding certain in-kind payments or reimbursements).

The employer contributions are paid quarterly.

Government: None; the government subsidizes contributions to enhance economic activity in deprived areas and to encourage the employment of young graduates, the handicapped, and other categories of worker.

All of the above contributions finance all old-age, disability, and survivors benefits except the death grant and death allowance, which are financed under Sickness and Maternity, below.

Qualifying Conditions

Old-age pension: Age 60 with 120 months of contributions (age 50 with at least 180 months of contributions if the insured is prematurely aged because of arduous work, involuntarily unemployed for 6 months, or the mother of three children). Retirement from insured employment is necessary.

Early pension: From age 50 with at least 360 months of contributions.

Partial pension: For an insured person with between 60 and 119 months of contributions, the pension is proportionately reduced.

If the insured has fewer than 60 months of contributions at retirement, the value of the insured's share of contributions is refunded.

Disability pension: The permanent loss of at least 2/3 of earning capacity, with at least 60 months of contributions. Employment must cease.

A medical commission assesses the degree of disability annually, until the insured is age 55.

Survivor pension: The insured was a pensioner at the time of death or had at least 60 months of contributions.

Eligible survivors are the widow(er) and children younger than age 16 (age 21 if a student, age 25 if a student without a scholarship, no limit if disabled or for an unmarried daughter without income).

Death grant: The insured had 50 days of employment during the last two quarters or 80 days during the last four quarters before death. The employment condition is waived if the death was the result of an accident.

Death allowance: Payable to the insured for the death of a spouse or dependent child. The insured must have had 50 days of employment during the last two quarters or 80 days during the last four quarters.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of average earnings in the last 10 years before retirement, plus 0.5% for every 3-month period of contributions beyond 120 months, up to a maximum of 80% of average earnings.

The average earnings for benefit calculation purposes must not exceed six times the legal monthly minimum wage. Periods of contributions with a declared salary of less than 2/3 of the legal minimum wage are not taken into account in the benefit calculation.

The minimum pension is 2/3 of the legal monthly minimum wage.

The maximum pension is 80% of average earnings, up to a ceiling of six times the legal monthly minimum wage.

The legal monthly minimum wage is 209.80 dinars.

Early pension: The old-age pension is reduced by 0.5% for each quarter that the pension is taken before age 60.

Partial pension: The pension is paid in proportion to the number of quarters of contributions.

The minimum partial pension is 50% of the legal monthly minimum wage.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2004.) The legal minimum wage is adjusted by government

decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Permanent Disability Benefits

Disability pension: The pension is equal to 50% of average earnings in the last 10 years before the onset of disability, plus 0.5% for every 3-month period of contributions beyond 180 months up to a maximum of 80% of average earnings.

The average earnings for benefit calculation purposes must not exceed six times the legal monthly minimum wage. Periods of contributions with a declared salary of less than 2/3 of the legal minimum wage are not taken into account in the benefit calculation.

The minimum pension is 2/3 of the legal monthly minimum wage.

The maximum pension is 80% of average earnings, up to a ceiling of six times the legal monthly minimum wage.

The legal monthly minimum wage is 209.80 dinars.

Constant-attendance supplement: Equal to 20% of the disability pension.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2004.) The legal minimum wage is adjusted by government decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Survivor Benefits

Survivor pension: 75% of the deceased's pension is paid to a widow(er) without a dependent child; 70%, with one dependent child; or 50%, with two or more dependent children.

The pension ceases if the surviving spouse remarries before age 55.

Orphan's pension: 30% of the deceased's pension for one orphan or 50% for two or more orphans; 30% for one full orphan, 60% for two full orphans, 90% for three full orphans, or 100% for four or more full orphans.

The total survivor pension must not exceed 100% of the deceased's pension.

Benefit adjustment: Benefits are indexed to changes in the legal minimum wage. (The last adjustment was made in July 2004.) The legal minimum wage is adjusted by government decree, after consultation with labor unions and employers' representatives, according to changes in the cost of living.

Death grant: A lump sum equal to 12 times the monthly average earnings in the last 3 or 5 years (whichever is higher), plus one times the monthly average earnings for each year of contributions, up to a maximum of 18 month's earnings. The death grant is reduced by 50% for the death of a pensioner; the calculated amount is reduced to 40%, 30%, 20%, or 10% if the death occurs at age 70, age 75, age 80, or age 85, respectively. The average monthly salary must not be more than six times the legal monthly minimum wage.

The minimum death grant must be no less than the legal annual minimum wage (2,517.60 dinars).

The maximum death grant is 18 months' earnings.

Dependent children supplement: A sum equal to 10% of the death grant is paid for each dependent child.

Death allowance: A lump sum equal to between 10 and 90 days of the insured's sickness benefit is paid for the death of a dependent spouse or child. The daily sickness benefit is equal to 2/3 of the insured's average daily earnings, up to a ceiling of twice the daily minimum wage.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Working Abroad provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1960.

Type of program: Social insurance system.

Coverage

Cash and medical benefits: Private-sector employees and certain categories of fishermen.

Special systems for civil servants, members of parliament, armed forces personnel, agricultural workers, farmers, and fishermen.

Medical benefits only: The self-employed, pensioners, students, trainees, domestic workers, and some other categories of low-income earners.

Voluntary coverage for medical benefits for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Source of Funds

Insured person: 1.74% of gross earnings.

The employee contributions are paid quarterly.

Self-employed person: Not applicable (covered by a special system).

Employer: 4.51% of gross payroll.

The employer contributions are paid quarterly.

Government: None.

All of the above contributions finance all sickness and maternity benefits except parental leave, which is financed under Family Allowances, below. The above contributions also finance the death grant and death allowance provided under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness and medical benefits: Fifty days of insured employment during the last two calendar quarters or 80 days during the last four quarters. Long-term sickness (over 180 days) must be certified by the medical commission.

Medical benefits are provided to the insured and the insured's spouse and dependent minor children (without limit if disabled), dependent parents, and nonmarried daughters without income.

Cash maternity benefits: Eighty days of insured employment during the last four quarters.

Parental leave: Paid within the first 7 days after childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is 2/3 of average daily earnings, up to a ceiling of twice the legal minimum daily wage. The benefit is payable after a 5-day waiting period for a maximum of 180 days. Benefits are paid every 2 weeks.

Average daily earnings are based on the highest salary received by the insured during one quarter among the last four quarters before the onset of sickness.

The legal daily minimum wage is 6.99 dinars.

There is no waiting period or limit to duration for hospitalization, recognized long-term illnesses, or nonwork-related accidents. The benefit is reduced by 50% from the first day of the fourth year of sickness.

Maternity benefit: The benefit is 2/3 of average daily earnings, up to a ceiling of twice the legal minimum daily wage. The benefit is payable for 30 days; may be extended for a further 15 days. Benefits are paid monthly.

Average daily earnings are based on the highest salary received by the insured during one quarter among the last four quarters before the claim to benefits.

Parental leave: One daily salary, calculated on the basis of salaries received during the last quarter.

Workers' Medical Benefits

Medical services are provided directly to insured patients by government hospitals and health establishments under contract with the National Social Security Fund and the Health Department. Ambulatory services are provided in clinics operated by the fund. Some specialized services are provided by private health establishments under conventions and protocols. Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, spa treatment, and medicines.

Cost sharing is based on the fee schedule set by law. The insured pays 20% of fees for general medical services in primary medical centers (25% if delivered in local hospitals); 30% for specialist services in regional or university hospitals; 20% for X-rays, internal examination, and surgery, up to a limit of 30 dinars; a lump sum equal to one day's hospital fees is paid by the insured for hospitalization.

Dependents' Medical Benefits

Medical services are provided directly to insured patients by government hospitals and health establishments under contract with the National Social Security Fund and the Health Department. Ambulatory services are provided in clinics operated by the fund. Some specialized services are provided by private health establishments under conventions and protocols. Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, spa treatment, and medicines.

Cost sharing is based on the fee schedule set by law. The insured pays 20% of fees for general medical services in primary medical centers (25% if delivered in local hospitals); 30% for specialist services in regional or university hospitals; 20% for X-rays, internal examination, and surgery, up to a limit of 30 dinars; a lump sum equal to one day's hospital fees is paid by the insured for hospitalization.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Working Abroad provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

Work Injury

Regulatory Framework

First law: 1921.

Current law: 1994, with 1995 amendment.

Type of program: Social insurance system.

Coverage

All salaried employees, including occasional, temporary, or domestic workers; members of cooperatives; fisherman; apprentices; students; and convicted persons working in prison workshops.

Voluntary coverage for the self-employed, artists, and intellectuals.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions only.

Employer: From 0.4% to 4.0% of gross payroll, depending on the assessed degree of risk. (The contribution rate may be reduced, depending on the reported accident rate.)

The employer contributions are paid quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 2/3 of the highest average daily earnings received by the insured during one quarter among the last four quarters before the one in which the disability began. The benefit is payable after a 3-day waiting period (only one day in case of hospitalization) until full recovery or certification of permanent disability.

The average daily earnings for benefit calculation purposes must not be lower than the legal daily minimum wage.

Permanent Disability Benefits

Permanent disability pension: The monthly pension is equal to the reference annual earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 15% and 50% and by 1.5 for the portion above 50%.

The reference annual earnings are equal to four times the highest quarterly salary received by the insured during one quarter among the last four quarters before the one in which the disability began. The reference annual earnings must not exceed six times the legal annual minimum wage. The legal annual minimum wage is 2,517.60 dinars.

The minimum pension is equal to the legal minimum wage.

Constant-attendance supplement: 25% of the reference annual earnings.

The permanent disability pension can be paid as a lump sum after a 5-year period if the assessed degree of disability is 35% or less. On payment of the lump sum, entitlement to the pension ceases. The lump sum is calculated according to the schedule set by law.

For an assessed disability of between 5% and 15%, a lump sum equal to 150% of the reference annual earnings multiplied by the assessed degree of disability is paid.

If the insured is entitled to the old-age pension or the nonwork disability pension and the work injury permanent disability pension, the combined amount must not exceed the reference annual earnings used for the calculation of the highest of the pensions.

Benefit adjustment: Benefits are adjusted by decree according to the growth in wages.

Workers' Medical Benefits

All necessary medical and surgical care, hospitalization, medicines, and appliances according to the schedule in law.

Survivor Benefits

Survivor pension: 50% of the reference annual earnings used to calculate the deceased's permanent disability pension or old-age pension (if the deceased was a pensioner) is paid to a widow(er) without children; 40% if the surviving spouse has one or more children.

The pension ceases on remarriage.

Orphan's pension: 20% of the reference annual earnings used to calculate the deceased's permanent disability pension or old-age pension (if the deceased was a pensioner) is paid for one orphan, 30% for two, or 40% for three or more orphans; 50% for one full orphan, 60% for two, 70% for three, or 80% for four or more full orphans.

Orphans must be younger than age 16 (age 21 if a secondary or professional school student, age 25 if a university student, no limit if disabled or for an unmarried daughter without income).

Other eligible survivors (in the absence of the above): 20% of the reference annual earnings used to calculate the deceased's permanent disability pension or old-age pension (if the deceased was a pensioner) is paid for each dependent parent, grandparent, and grandchild, up to a maximum of 50% of the reference annual earnings.

The reference annual earnings are equal to four times the highest quarterly salary received by the insured during one quarter among the last four quarters before the one in which the disability began. The reference annual earnings must not exceed six times the legal annual minimum wage. The legal annual minimum wage is 2,517.60 dinars.

The total survivor pension must not exceed 80% of the deceased's earnings or pension (if the deceased was a pensioner).

Benefit adjustment: Benefits are adjusted by decree according to the growth in wages.

Funeral grant: One month's earnings are payable to the deceased's eligible survivors. The maximum grant is equal to the legal minimum wage for 200 hours of work (209.80 dinars).

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Working Abroad provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

Unemployment

Regulatory Framework

First law: 1982.

Current law: 1996 (workers' social protection), implemented in 1997, with 2002 amendment.

Type of program: Social assistance system.

Coverage

All nonagricultural salaried employees.

Exclusions: The self-employed, agricultural workers, and domestic workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: None.

Government: None.

The cost of all benefits is financed by the National Social Security Fund according to available reserves.

Qualifying Conditions

Unemployment benefits: The insured must have paid 12 quarters of contributions to the National Social Security Fund and must be involuntarily unemployed, ineligible for an old-age pension or a disability pension, and be registered at an employment office.

Unemployment Benefits

The benefit is equal to 1 month's salary, up to the legal monthly minimum wage. The benefit is payable for 6 months.

The legal monthly minimum wage is 209.80 dinars.

Unemployed persons can also receive family allowances and supplements and have access to medical benefits for a year beginning from the first day after the end of the quarter in which employment ceased.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Working Abroad provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

Family Allowances

Regulatory Framework

First law: 1944.

Current laws: 1960, 1980 (family supplement), and 1994 (nursery school fees).

Type of program: Employment-related system.

Coverage

Private-sector employees, including occasional and temporary workers; fishermen; members of agricultural cooperatives; employees of farms employing 30 or more workers; students younger than age 28; and trainees of any age.

Exclusions: The self-employed, domestic workers, and employees of farms employing less than 30 workers.

Special system for civil servants and armed forces personnel.

Source of Funds

Insured person: 0.89% of gross earnings.

The insured's contributions are paid quarterly.

Self-employed person: Not applicable.

Employer: 2.21% of gross payroll.

The employer contributions are paid quarterly.

Government: None.

All of the above contributions also finance parental leave provided under Sickness and Maternity, above.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or the insured's daughter providing care for her brothers and sisters, no limit if disabled). Allowances are paid for a maximum of three children.

Family supplements: Payable to families with a nonworking spouse. The children must be eligible for family allowances.

Nursery school fees (means-tested): Awarded to working mothers with monthly income of less than 2.5 times the legal minimum wage, based on a working week of 48 hours. The child must be between 2 months and 36 months of age and be eligible to receive family allowances.

The legal monthly minimum wage for a working week of 48 hours is 218.19 dinars.

Family Allowance Benefits

Family allowances: 18% of the insured's earnings is paid for the first child, 16% for the second, and 14% for the third. The allowances are paid quarterly.

The maximum earnings for benefit purposes are 122 dinars a quarter.

Family supplements: 9.37 dinars a quarter for the first child, 18.75 dinars a quarter for two children, and 23.47 dinars a quarter for three children.

Nursery school fees (means-tested): 15 dinars a month for a period of 11 months for each eligible child.

Administrative Organization

Ministry of Social Affairs, Solidarity, and Tunisians Working Abroad provides general supervision.

National Social Security Fund (<http://www.cnss.nat.tn>) administers the program through regional offices.

Uganda

Exchange rate: US\$1.00 equals 1,738 shillings.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1967.

Current law: 1985 (social security fund).

Type of program: Provident fund system.

Coverage

Employees aged 16 to 54 of firms with five or more workers.

Exclusions: Temporary employees.

Voluntary coverage is possible.

Special system for public-sector employees.

Source of Funds

Insured person: 5% of gross monthly earnings.

There are no minimum and maximum earnings for contribution purposes.

Self-employed person: Not applicable.

Employer: 10% of monthly payroll.

There are no minimum and maximum earnings for contribution purposes.

Government: None.

Qualifying Conditions

Old-age benefit: Age 55; age 50 if retired from full-time employment.

Drawdown payments: The withdrawal of contributions and interest is permitted if covered by an alternative social security scheme approved by the Minister of Finance, Planning, and Economic Development or if permanently leaving the country.

Disability benefit: Payable for a permanent total disability for any work or a permanent partial disability resulting in a serious loss of earning capacity.

Survivor benefit: Payable for the death of the fund member before retirement. Eligible survivors (in order of priority) are the surviving spouse and dependent children; parents and brothers or sisters of the deceased; grandparents or other relatives; and the person who paid for the funeral.

Old-Age Benefits

A lump sum equal to total employee and employer contributions, plus accrued interest.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Permanent Disability Benefits

A lump sum equal to total employee and employer contributions, plus accrued interest.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Survivor Benefits

A lump sum equal to total employee and employer contributions, plus accrued interest. If the benefit is paid to the person who pays for the funeral, the cost of the funeral is reimbursed.

Interest rate adjustment: The annual rate of interest is based on the rate of return on National Social Security Fund investments and is agreed to in consultation with the Minister of Finance, Planning, and Economic Development.

Administrative Organization

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

Bank of Uganda (<http://www.bou.or.ug>) provides substantive supervision.

National Social Security Fund (<http://www.nssfug.org>) administers the program.

National Social Security Fund is governed by a tripartite board of directors consisting of the managing director, the chairman, and other members appointed by the Minister of Finance, Planning, and Economic Development.

Work Injury

Regulatory Framework

First law: 1946.

Current law: 2000 (workers' compensation).

Type of program: Employer-liability system, involving compulsory insurance with a specified insurer.

Coverage

Employed persons, including government employees.

Exclusions: Active members of the armed forces.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, normally met through insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: Must have a permanent incapacity or an incapacity lasting for at least 3 consecutive days that prevents the insured from earning full wages.

Temporary Disability Benefits

The benefit is payable periodically or as 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 payable for up to 96 months; may be extended, subject to a medical examination.

Permanent Disability Benefits

If totally disabled, a lump sum equal to 60 months' earnings, up to a maximum.

Constant-attendance supplement: Equal to 25% of the lump-sum benefit but no less than a predetermined minimum.

Partial disability: A percentage of the full benefit according to the assessed degree of disability.

Workers' Medical Benefits

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

Survivor Benefits

A lump sum equal to 60 months' earnings, up to a variable maximum amount, minus 50% of the value of any disability benefits paid to the insured for the same accident before his or her death.

The full benefit is payable to fully dependent survivors; in the absence of dependent survivors, the employer pays any expenses related to medical care provided to the deceased and the cost of the funeral.

Administrative Organization

Ministry of Gender, Labor, and Social Development enforces the law, approves settlements, and pays benefits from money deposited with it by employers.

Employers must insure against liability with private insurance companies.

Zambia

Exchange rate: US\$1.00 equals
4,675 kwacha (K).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965 (provident fund).

Current law: 1996 (pension scheme), implemented in 2000.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural workers, domestic servants in urban areas, apprentices, and all public-sector and local government employees who began service on or after February 1, 2000.

Exclusions: Workers younger than age 16, older than age 55, or earning less than K15,000 a month; armed forces personnel.

Voluntary coverage for the self-employed and some categories of informal-sector workers who were previously covered for at least 60 months.

Special system for public-sector and local government employees who began service before February 1, 2000.

Source of Funds

Insured person: 5% of earnings; voluntary contributors, 10% of earnings.

The maximum monthly earnings for contribution purposes are four times national average monthly earnings.

Self-employed person: 10% of earnings.

The maximum monthly earnings for contribution purposes are four times national average monthly earnings.

Employer: 5% of payroll.

The maximum monthly earnings for contribution purposes are four times national average monthly earnings.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 55 with at least 180 contributions. Retirement from regular employment is necessary.

Early pension: From age 50 with at least 180 paid contributions and if the resulting reduced pension is at least equal to the minimum pension. Retirement from regular employment is necessary.

Old-age settlement: Payable if the insured does not satisfy the qualifying conditions for the old-age pension.

Disability pension: Permanent incapacity for any work as the result of a physical or mental disability and with at least

60 contributions, including 12 in the 36 months before the onset of disability.

The disability is assessed by a medical board appointed by the Minister of Labor and Social Security.

Disability settlement: Payable if the insured does not satisfy the qualifying conditions for the disability pension.

Survivor pension: The deceased had at least 60 contributions or was receiving an old-age or disability pension at the time of death.

Eligible survivors include the spouse and children younger than age 18 (age 25 if a student, no limit if disabled).

A surviving spouse caring for one or more of the deceased's children is eligible for a pension until death or remarriage. If the surviving spouse is younger than age 45 and without children by the deceased, a limited pension is payable for 2 years.

Survivor settlement: Payable to survivors if the deceased did not satisfy the qualifying conditions for a pension.

Funeral grant: Payable if the deceased had at least 12 months of contributions in the 36 months before death.

All benefits are payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is based on the insured's average adjusted monthly earnings multiplied by the number of monthly contributions.

The minimum monthly pension is 20% of monthly national average earnings.

The maximum monthly pension is equal to 40% of the insured's average adjusted monthly earnings.

Early pension: A reduced pension is paid. The minimum monthly early pension is 20% of national average monthly earnings.

Benefit adjustment: Pensions are adjusted annually according to the growth in wages.

Old-age settlement: The total adjusted employee and employer contributions plus accrued interest.

Permanent Disability Benefits

Disability pension: The monthly calculated pension or the minimum pension (whichever is greater), plus compensation for lost work-years.

Disability settlement: The total adjusted employee and employer contributions plus accrued interest.

Survivor Benefits

Survivor pension: If the insured was employed at the time of death, the pension is equal to the monthly calculated pension or the minimum pension (whichever is greater), plus compensation for lost work-years. If the insured was receiving

an old-age or disability pension, the pension is converted to a survivor pension.

When there is more than one eligible survivor, the pension is split according to the schedule in law.

The minimum monthly pension is 20% of national average monthly earnings.

Survivor settlement: The total adjusted employee and employer contributions plus accrued interest.

Funeral grant: Ten times the minimum pension is payable to the survivor. In the absence of a survivor, the grant is payable to the person who pays for the funeral.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a tripartite board of trustees and a director general, the National Pension Scheme Authority (<http://www.napsa.co.zm>) administers the program through two regional offices and 22 district offices.

Sickness and Maternity

Regulatory Framework

First law: 1973.

Current law: 1994.

Type of program: Medical benefits only.

No statutory cash benefits are provided. Women who qualified for maternity benefits under the repealed provident fund act can claim maternity benefits under the repealed act.

Workers' Medical Benefits

Medical care is available to all citizens in government hospitals, clinics, and rural health centers at low cost. Fee-paying medical services have been introduced in selected medical institutions.

Dependents' Medical Benefits

Medical care is available to all citizens in government hospitals, clinics, and rural health centers at low cost. Fee-paying medical services have been introduced in selected medical institutions.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Work Injury

Regulatory Framework

First laws: 1929 (employer liability) and 1963 (compulsory insurance).

Current law: 1994.

Type of program: Employer-liability system, involving compulsory insurance with a public carrier.

Coverage

Employed persons, including casual workers, domestic servants, apprentices, and public-sector employees not covered by the special system.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through contributions fixed annually according to the assessed degree of risk.

Government: None; contributes as an employer on behalf of covered employees.

The maximum annual earnings for contribution purposes are K3,000,000.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

With an assessed degree of disability of 10% or less, the benefit is equal to 50% of monthly insurable earnings. The benefit is payable for a maximum of 18 months; may be extended to 24 months. Medical certification is necessary.

The maximum monthly earnings for benefit calculation purposes are K250,000.

The minimum and maximum benefits vary according to the assessed degree of disability.

The degree of disability is assessed by government hospitals or private clinics. Occupational diseases are assessed annually. Work injuries are assessed when the claim is made; reassessment is possible if the worker's medical condition changes.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Permanent Disability Benefits

Permanent disability pension: The pension is equal to 50% of monthly insurable earnings at the onset of disability times the assessed degree of disability.

The maximum monthly earnings for benefit calculation purposes are K250,000.

The minimum pension is paid for an assessed degree of permanent disability of 11%.

The maximum pension is paid for a permanent total disability of 100%.

Constant-attendance allowance: Payable according to the assessed degree of disability.

Partial disability: A lump sum is paid if the total benefit payment is less than K31,000 or if the assessed degree of disability is 10% or less.

The degree of disability is assessed by a government institution or private clinic. Occupational diseases are assessed annually. Work injuries are assessed at the start of the claim; reassessment is possible if the worker's medical condition changes.

Benefit adjustment: Periodic adjustment of pensions for changes in the cost of living.

Workers' Medical Benefits

Medical benefits are determined by the Minister of Labor and Social Security through a statutory body.

There is no maximum duration for benefits.

Survivor Benefits

Survivor pension: 80% of the deceased's disability pension is paid to a widow or a disabled widower. The pension is paid monthly.

The widow(er) pension ceases on remarriage.

Remarriage settlement: A lump sum equal to 24 months' pension.

Orphan's pension: 15% of the deceased's disability pension is paid for the first orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) younger than age 18. The monthly pension is payable for a maximum of eight orphans.

Other eligible survivors (in the absence of the above): The amount varies according to the degree that the survivor was dependent on the deceased.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

Funeral grant: The cost of the burial or an amount prescribed by the Minister of Labor and Social Security.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a board and a commissioner, the Worker's Compensation Fund administers contributions and benefits.

Zimbabwe

Exchange rate: US\$1.00 equals
6,200 Zimbabwean dollars (Z\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1993.

Current laws: 1995, 1998, 2001, 2002, and 2003.

Type of program: Social insurance system.

Note: Under the 1998 Social Welfare Assistance Act, limited public assistance is provided by the Department of Social Welfare to destitute persons incapable of work and to persons aged 65 or older or disabled.

Coverage

All employed persons between ages 16 and 65 who are citizens or residents of Zimbabwe.

Note: Universal coverage is to be achieved in phases. The first completed phase provided coverage to employees in all sectors with the exception of domestic workers and civil servants. The second completed phase provided coverage to civil servants. The third phase will cover domestic workers, and the fourth phase will cover self-employed workers and informal-sector employees.

Source of Funds

Insured person: 3% of earnings.

The maximum monthly earnings for contribution purposes are Z\$750,000.

Self-employed person: Not applicable.

Employer: 3% of payroll.

The maximum monthly earnings for contribution purposes are Z\$750,000.

Government: None.

Qualifying Conditions

Old-age pension: Age 60; age 55 for arduous employment, with at least 10 years of contributions.

Deferred pension: A deferred pension is possible up to age 65.

Retirement grant: Payable if the insured does not satisfy the qualifying conditions for the pension but has more than 1 year but less than 10 years of contributions.

Disability pension: The insured is assessed as disabled and permanently incapable of work by a medical doctor and has at least 1 year of contributions. The disability must not be work related.

Disability grant: Payable if the insured has less than 1 year of contributions.

Survivor benefit: The deceased was receiving or met the qualifying conditions for the old-age or disability pension at the time of death.

Eligible survivors (in the order of priority) are the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

Survivor grant: The insured met the qualifying conditions for the retirement grant or disability grant.

Eligible survivors (in the order of priority) are the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

Funeral grant: The deceased must have contributed for at least 1 year. The grant is paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension: The pension is equal to 4.5% of monthly insurable earnings multiplied by the number of years of contributions up to a maximum of 30 years, plus an additional 1% of monthly insurable earnings multiplied by the number of years of contributions beyond 30 years.

Deferred pension: Calculated in the same way as the pension.

Retirement grant: A lump sum equal to 1/12 of annual insurable earnings immediately before retirement times the number of contributory years (including credited periods) up to a maximum of 10 years.

Permanent Disability Benefits

Disability pension: The pension is equal to 3.4% of average insurable earnings multiplied by the number of years of contributions up to 10 years, plus 4.5% of monthly insurable earnings multiplied by the number of years of contributions from 10 years up to 30 years, plus an additional 3.4% of monthly insurable earnings multiplied by the number of years of contributions beyond 30 years.

Disability grant: A lump sum equal to 1/12 of insurable earnings in the year immediately before the onset of disability times the number of years of contributions (including credited periods).

Survivor Benefits

Survivor pension: A lump sum equal to 40% of the deceased's old-age pension or disability pension is paid for a widow(er), 40% for children until age 18 (age 25 if a student), 12% for parents, and 8% for other eligible dependents.

If there is more than one eligible widow, the pension is split equally between them.

Survivor grant: A lump sum equal to 40% of the deceased's retirement grant or disability grant is paid for a widow(er), 40% for children until age 18 (age 25 if a student), 12% for parents, and 8% for other eligible dependents.

Funeral grant: A lump sum is paid for funeral expenses, up to a maximum.

Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is 100% of wages for 45 days before and 45 days after the expected date of childbirth.

A health care program provides free primary health care for low-paid workers.

Government and mission hospitals serve rural areas; government and private hospitals and doctors are available in urban areas.

Work Injury

Regulatory Framework

Current laws: 1990 and 1998.

Type of program: Employer-liability system.

Coverage

All employed persons in the private sector.

Exclusions: Domestic workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through the payment of insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 100% of monthly earnings (up to a ceiling) for the first 30 days; thereafter, monthly payments are equal to 80% of monthly earnings up to and including Z\$112,500, plus 60% of monthly earnings of the next Z\$112,500, plus 50% of the next Z\$150,000, plus 40% of the next Z\$375,000.

The benefit is payable for a maximum of 18 months.

Permanent Disability Benefits

Permanent disability pension: A pension is paid if the assessed degree of disability is greater than 30%.

Constant-attendance allowance: If totally disabled, payable for the constant attendance of another person for life.

Child supplement: The first child receives 12.5% of the insured's pension; 5% each for the second to the fifth child. The rate for each subsequent child is determined by the General Manager.

Partial disability: If assessed as less than 30% disabled, a lump sum is paid.

Benefits are payable abroad.

Workers' Medical Benefits

Medical costs, including those for hospitalization, appliances, transportation, and medicines.

Severely disabled persons are provided with rehabilitation services.

Survivor Benefits

Survivor pension: 66.6% of the deceased's pension is payable to a dependent widow(er). If there is more than one eligible widow, the pension is split between them.

The pension ceases on remarriage and a lump sum is paid.

Remarriage settlement: A lump sum equal to 24 months' pension.

Child supplement: Payable until the child is aged 19 or is self-supporting, whichever is earlier. The first child receives 12.5% of the insured's pension; 5% each for the second to the fifth child. The rate for each subsequent child is determined by the General Manager. The child supplement does not cease if the surviving spouse remarries.

Dependent's allowance: Payable to dependent parents, brothers, and sisters for the death of an unmarried worker.

Funeral grant: A lump sum for funeral expenses, up to a maximum.

Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.