

## Old Age, Disability, Death

First law: 1963.

Current law: 1975.

Type of program: Social insurance system.

**Exchange rate:** U.S.\$1.00 equals 570 CFA francs.

### Coverage

Employed persons. Special system for public employees.

Separate system for self-employed and state workers under contract.

### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

### Qualifying Conditions

**Old-age pension:** Age 55 (50 if prematurely aged). 20 years of insurance and 120 months of contribution during last 20 years. (Qualifying conditions for those insured since May 1, 1964, are 60 months of contribution during last 10 years.)

Retirement from paid employment.

Payable abroad under reciprocal agreement only.

Foreign workers who permanently leave country may receive reimbursement of their contributions.

**Disability pension:** Loss of 2/3 earning capacity. 5 years of insurance and 30 months of contribution during last 5 years. (Waived for currently employed workers if nonoccupational accident; if occupational accident, see Work Injury.)

**Survivor pension:** Deceased had 120 months of contribution, met contribution condition for pension, or was pensioner at death.

Survivor settlement: Deceased worked until age 55 but did not have 120 months of contributions.

### Old-Age Benefits

**Old-age pension:** 40% of average earnings during last 3 or 5 years (whichever is higher). Increment of 1% of earnings for each 12 months of contribution beyond 240 months.

Maximum pension: 85% of average earnings.

Old-age settlement: Lump sum equal to 50% of average monthly earnings for every six months of contribution, if ineligible for pension.

### Permanent Disability Benefits

**Disability pension:** 60% of old-age pension payable as if worker had worked until age 55.

Minimum pension: 60% of highest minimum wage.

### Survivor Benefits

**Survivor pension:** 50% of old-age pension of insured to nonworking or disabled widow; also payable to dependent disabled widower. If more than one widow, 50% is divided equally.

Orphans: 20% of insured's pension for each orphan; 35% if full orphan or mother ineligible for widow's pension.

Maximum survivor pensions: 85% of insured's pension.

Survivor settlement: Lump sum equal to 100% of regular monthly old-age pension of insured for every 6 months of contribution, if ineligible for survivor pension.

### Administrative Organization

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of contributions and benefits.

## Sickness and Maternity

First law: 1952.

Current laws: 1975 (maternity) and 1976 (pharmaceuticals).

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

### Coverage

Employed women, maternity benefits.

Employed persons and their dependents, medical benefits.

Separate system for self-employed, state workers under contract, and the indigent.

### Source of Funds

**Insured person:** None.

**Employer:** 2% of payroll for pharmaceuticals, 1.5% for hospitalization, and 0.6% for medical evaluations. Also, see contribution to family allowance program below.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

### Qualifying Conditions

**Maternity benefit:** Women in insured employment for at least 4 months.

**Medical benefits:** No minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** None under insurance (1962 labor code requires employers to provide paid sick leave).

**Maternity benefit:** 50% of earnings.

Also, free maternity care.

Payable for up to 6 weeks before and 8 weeks after confinement (extended to 11 weeks if complications).

### Workers' Medical Benefits

**Medical benefits:** Medical services provided by hospitals and dispensaries operated by National Social Security Fund, and by other participating establishments.

Includes hospitalization, inpatient and outpatient treatment, and pharmaceuticals.

(1962 labor code requires employers to provide certain medical services.)

### Dependents' Medical Benefits

**Medical benefits for dependents:** See Family Allowances, below.

**Administrative Organization**

Ministry of Social Affairs and National Solidarity, general supervision. National Social Security Fund, administration of program; managed by tripartite board.

**Administrative Organization**

Ministry of Social Affairs, and National Solidarity, general supervision. National Social Security Fund, administration of program.

**Work Injury**

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

**Coverage**

Employed persons, including members of cooperatives, apprentices, and students. Also, certain categories of self-employed persons. Separate system for self-employed and state workers under contract.

**Source of Funds**

**Insured person:** None.

**Employer:** 3% of payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month.

**Qualifying Conditions**

**Work-injury benefits:** No minimum qualifying period.

**Temporary Disability Benefits**

**Temporary disability benefit:** 100% of earnings received by worker during 30 days preceding accident. Payable from day after injury until recovery or certification of permanent disability.

**Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 1/2 the degree of incapacity for the portion of disability between 10% and 50%, and by 1-1/2 the degree of incapacity for the portion above 50% .

Lump sum payable if disability 10% or less.

Constant-attendance supplement: 40% of pension.

**Workers' Medical Benefits**

**Medical benefits :** Medical, dental, and surgical care; hospitalization, medicines, appliances, laboratory services, X-rays, rehabilitation, and transportation.

**Survivor Benefits**

**Survivor pension:** 50% of earnings of insured. Payable to widow or widower.

Orphans: 20% of earnings of insured for each orphan; 35% if full orphan, or if mother of orphan not receiving pension. Dependent parents and grandparents: each receives 10% of earnings of insured. Maximum survivor pensions: 85% of earnings of insured.

Survivor settlement: Lump sum equal to 6 months' earnings of deceased, payable to nearest relative, if no survivors qualify for pension.

Funeral grant: Lump sum covering cost of burial. Maximum, 8 times average monthly earnings of insured.

**Family Allowances**

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

**Coverage**

Employed persons with 1 or more children and pensioners caring for child born before retirement. Special system for public employees. Separate system for self-employed, state workers under contract, and the indigent.

**Source of Funds**

**Insured person:** None.

**Employer:** 8% of payroll.

**Government:** None.

Maximum earnings for contribution and benefit purposes: 1,500,000 CFA francs a month. Above contributions also finance maternity benefits.

**Qualifying Conditions**

**Family allowances:** Child must be under age 16 (17 if apprentice, 20 if student or disabled).

Parent must have had 4 consecutive months of employment and be currently working 20 days a month (or be widow of beneficiary).

Prenatal allowance: Must undergo regular medical examinations, as specified in law.

**Family Allowance Benefits**

**Family allowances:** 3,000 CFA francs a month for each child.

Prenatal allowance: 13,500 CFA francs, paid in 2 installments.

Birth grant: Lump sum of 8,000 CFA francs for each birth, and 45,000 for layette.

School allowances: 10,000 CFA francs per year to dependent primary, secondary, or technical school students. Some maternal and child health and welfare services also provided.

**Administrative Organization**

Ministry of Social Affairs and National Solidarity, general supervision.

National Social Security Fund, administration of program; managed by tripartite board and director-general.