

## Mauritania

Exchange rate: US\$1.00 = 290 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 casual workers, seamen, household workers, trainees, apprentices, and technical college students.

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

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

#### Source of Funds

**Insured person:** 1% of covered earnings.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

**Self-employed person:** Not applicable.

**Employer:** 2% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years (including contributions made under the previous program). The pensionable age is reduced by five years if the insured is prematurely aged. Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age settlement:** Paid at age 60 (men) or age 55 (women) if the insured does not meet the qualifying conditions for a pension.

**Disability pension:** Paid if the insured is assessed with at least a 66.7% permanent loss of earning capacity and has at least five years of coverage, including at least six months of contributions in the last 12 months. There is no qualifying period if the disability is the result of a nonoccupational accident.

**Constant-attendance supplement:** Paid if the insured requires the constant attendance of others to perform daily functions.

**Survivor pension:** Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had at least 180 months of coverage at the time of death.

**Survivor settlement:** Paid 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, 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 20% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.33% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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

The highest regional minimum wage is 21,000 ouguiyas.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

**Old-age settlement:** A lump sum of one month of wages for each year of coverage is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

#### Permanent Disability Benefits

**Disability pension:** The pension is 20% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.33% of average monthly earnings for each 12-month period of coverage beyond 180 months, up to 80%. For each year that a claim is made before the normal retirement age, the insured is credited with a six-month coverage period.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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

The highest regional minimum wage is 21,000 ouguiyas.

Constant-attendance supplement: 50% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on 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 paid to the widow(er).

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

All survivor benefits combined must not exceed 100% of the deceased's pension.

**Survivor settlement:** A lump sum of one month of the deceased's pension for each six-month period of coverage is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, 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 only.

#### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**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 covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

The employer contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least 12 months of coverage and 54 days or 360 hours of employment in the last three months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's average daily earnings in the three months before work ceased is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

### **Workers' Medical Benefits**

Employers provide medical services for employees through the employer's medical service program or through an interemployer medical service program for firms with fewer than 750 workers.

### **Dependents' Medical Benefits**

Employers provide medical services for employees' dependents through the employer's medical service program or through an interemployer medical service program for firms with fewer than 750 workers.

Some health and welfare services are also provided to mothers and children under Family Allowances.

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

## Work Injury

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### Regulatory Framework

**First law:** 1932.

**Current law:** 1967 (social security).

**Type of program:** Social insurance system.

### Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

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:** 3% of covered monthly payroll; 2.5% of gross monthly payroll if the employer provides medical care and temporary disability benefits.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

66.7% of the insured's average daily earnings is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 85% of the insured's average monthly earnings is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum of three years of pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in October 1975.)

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, doctor's home visits, medicine, appliances, transportation, and rehabilitation.

### Survivor Benefits

**Survivor pension:** 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability.

**Orphan's pension:** 10% of the deceased's average monthly earnings is paid to each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% to each full orphan.

Orphans are also entitled to benefits under Family Allowances.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

**Funeral grant:** A lump sum of 30 days of the deceased's earnings is paid.

### Administrative Organization

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

### Family Allowances

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#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967 (social security).

**Type of program:** Employment-related system.

#### Coverage

Employed persons.

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:** 8% of covered monthly payroll.

The maximum monthly earnings used to calculate contributions are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

The employer contributions also finance cash maternity benefits under Sickness and Maternity.

**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 at least 18 days a month or be the widow of a beneficiary.

**Prenatal allowance:** The mother must undergo prescribed medical examinations.

**Birth grant:** The mother and child must undergo prescribed medical examinations.

### **Family Allowance Benefits**

**Family allowances:** 300 ouguiyas a month is paid for each child.

**Prenatal allowance:** 240 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

**Birth grant:** A lump sum of 2,880 ouguiyas is paid for each of the first three births.

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

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund. (The last adjustment was made in 1992.)

### **Administrative Organization**

Ministry of Civil Service and State Modernization provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.