

Central African Republic

Exchange rate: S\$1.00 = 538.82 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current laws: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Civil servants and military and security forces personnel.

Source of Funds

Insured person: 3% of gross earnings.

Self-employed person: Participation is voluntary.

Employer: 4% of gross payroll.

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 with at least 180 months of contributions.

Employment must cease.

Age 55, prematurely aged, and unable to be gainfully employed.

The pension is payable abroad only under reciprocal agreement.

Old-age allowance: Age 60 with less than 180 months of contributions.

Disability pension: Assessed with at least a 66.7% loss of earning capacity, registered with the National Social Security Fund for at least five years, and had at least six months of contributions in the year before the disability began (conditions are waived for employed persons if the disability is the result of a nonoccupational accident). The pension is paid after six consecutive months of disability if the disability is expected to last at least another six months.

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

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) and dependent children.

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

The widow(er)'s pension ceases on remarriage.

Survivor settlement: The deceased was insured but did not qualify for an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) and dependent children.

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

The widow(er)'s pension ceases on remarriage.

Old-Age Benefits

Old-age pension: 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid.

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

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

Pensions are paid quarterly.

Old-age allowance: A lump sum of one month of the insured's average earnings is paid for each 12-month period of coverage.

Permanent Disability Benefits

Disability pension: 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

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

The pension is paid quarterly.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is

paid to the widow(er). If there is more than one widow, the amount is split equally.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among all orphans; 100% for full orphans.

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

Pensions are paid quarterly.

Survivor settlement: A lump sum of one month of the old-age pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 2006 (social security) and 2009 (labor code).

Type of program: Social insurance (maternity benefits) and employer-liability (sickness benefits) system.

Coverage

Cash sickness benefits (employer liability): Employed persons.

Exclusions: Magistrates and civil servants, military personnel (including from the Republican Guard), and self-employed persons.

Cash maternity benefits (social insurance): Salaried women and uninsured women married to insured men.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Sickness benefits (employer liability): None.

Maternity benefits (social insurance): None.

Self-employed person

Sickness benefits (employer liability): Not applicable.

Maternity benefits (social insurance): Not applicable.

Employer

Sickness benefits (employer liability): The total cost.

Maternity benefits (social insurance): See source of funds under Family Allowances.

Government

Sickness benefits (employer liability): None.

Maternity benefits (social insurance): None.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period. The sickness must be assessed by a registered medical practitioner.

Cash maternity benefits (social insurance): Must have at least six months of insured employment.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the insured's salary is paid for a period determined by the employment level of the employee: eight days for workers paid for each task, daily, weekly or biweekly; one month for workers paid monthly; two months for supervisors; and three months for managers.

Maternity benefit (social insurance): 50% of the insured's daily earnings is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided.

Some health services are provided to women during the maternity leave period.

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

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Exclusions: Agricultural, temporary, and casual workers; and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The inability to work must be assessed by a medical practitioner.

Temporary Disability Benefits

50% of the insured's average daily earnings in the 30 days before the disability began is paid for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings is paid for up to 16 years.

The maximum monthly earnings used to calculate benefits are the legal monthly minimum wage multiplied by 75; only 33.3% of the portion of the salary above the legal monthly minimum wage multiplied by 18.73 is used to calculate benefits.

Partial disability: For an assessed degree of disability of at least 16%, the benefit is the covered annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 for the assessed degree of disability greater than 50%.

For an assessed degree of disability of 15% or less, or if the annual permanent disability pension is less than the legal monthly minimum wage multiplied by 1.28, a lump sum is paid.

Constant-attendance supplement: 40% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 30% of the permanent disability pension the deceased received or was entitled to receive is paid for up to eight years. If there is more than one widow, the pension is split equally.

The widow must have been married to the deceased for at least one year or have had a child with the deceased.

Orphan's pension: 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the deceased's permanent disability pension.

Funeral grant: 0.02% of the deceased's annual earnings is paid. The maximum annual earnings used to calculate the grant are 7,200,000 CFA francs.

Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2006 (social security).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's 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 21 if a student or disabled). School-age children are required to attend school. The parent must have worked for at least six months and currently

work at least 20 days or 133 hours a month or receive social insurance benefits.

The maximum number of eligible dependent children is six. Children who reach the age limit may be replaced by another eligible child.

Prenatal allowance: The insured must undergo regular prescribed medical examinations.

Birth grant: Paid for each of the first three births from a registered civil union.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month is paid for each child.

Prenatal allowance: 1,800 CFA francs a month is paid for nine months.

Birth grant: A lump sum of 30,000 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.