

Senegal

Exchange rate: US\$1.00 = 538.70 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

General scheme: Private-sector employees and government employees who are not civil servants; household, seasonal, casual, and daily workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Complementary scheme: White-collar workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

General scheme: 5.6% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs.

Complementary scheme: 2.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

Self-employed person

General scheme: Not applicable.

Complementary scheme: Not applicable.

Employer

General scheme: 8.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs.

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

Complementary scheme: 3.6% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 256,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 768,000 CFA francs.

Government

General and complementary schemes: None; contributes as an employer for government employees who are not civil servants.

Qualifying Conditions

Old-age pension (general scheme): Aged 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement. Must have at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease.

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

Old-age pension (complementary scheme): Age 55. Must have at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease. (The insured may continue to work up to age 60 without accumulating additional points.)

Early pension: Age 53.

Disability pension (general and complementary schemes): Age 53 and assessed as disabled.

Survivor pension (general and complementary schemes): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 45 or older; at any age if the widow is caring for two dependent children younger than age 21; a widower aged 55 or older (at any age if disabled, or aged 53 or older if caring for a person with

disabilities who is unable to work); an orphan younger than age 21 if his/her guardian is ineligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

Old-Age Benefits

Old-age pension (general scheme and complementary scheme): The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of points awarded: for contributions, free points (for certain periods of incapacity, work injury, and maternity leave), and for dependent children.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Partial pension: With fewer than 400 points, a lump sum of the insured's number of points multiplied by the reference salary for the previous year is paid.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child's supplement: The pension is increased by 5% for each eligible child, up to three children.

Early pension: The old-age pension is reduced by 5% for each year (general scheme) or 1% for each quarter (complementary scheme) the pension is taken before the normal retirement age.

Permanent Disability Benefits

Disability pension (general and complementary schemes): The full old-age pension is paid.

Survivor Benefits

Spouse's pension (general and complementary schemes): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). The pension paid to a widow aged 45 to 49 with no dependent children is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

Orphan's pension (general and complementary schemes): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan, up to five.

All orphans' pensions combined must not exceed 50% of the old-age pension the deceased received or was entitled to receive if there is a spouse's pension (if there are more than five orphans, pensions are reduced proportionately).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn>), managed by a bipartite employer and employee board, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits), 1975 (medical benefits), and 1991 (administration).

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

Coverage

Cash sickness benefits: No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

Cash maternity benefits (social insurance): Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

Medical benefits (social insurance): Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same company.

Exclusions: Self-employed persons.

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 for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

Self-employed person: Not applicable.

Employer: Up to 3% of gross monthly payroll for medical benefits (rates vary according to the health insurance institution).

See Family Allowances for cash maternity benefits.

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

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

Cash maternity benefits (social insurance): Must have at least three consecutive months of employment and have worked at least 18 days or 120 hours a month. A medical certificate is required.

Benefits are payable abroad only under reciprocal agreement.

Medical benefits (social insurance): Must have at least two months of contributions.

The law requires companies with more than 100 employees to participate; smaller firms may group together to join a specific health insurance institution.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

Maternity benefit (social insurance): 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

The benefit is paid in three installments.

Workers' Medical Benefits

Benefits include partial cost sharing for health care, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: 30% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age and survivor pensioners.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured. Eligible dependents include 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.fonctionpublique.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the maternity benefit program.

Individual health insurance institutions administer the medical benefits program.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons, including seamen; certain students; certain company managers; temporary, casual, and daily workers; and certain categories of self-employed persons.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

The minimum annual earnings used to calculate contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of covered payroll, according to the company's assessed degree of risk.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Government: None; contributes as an employer for 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

50% of the insured's daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% until full recovery or certification of permanent disability. The benefit is paid to the employer when the insured is receiving the full salary.

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Benefit adjustment: Benefits are adjusted periodically according to company-based agreements.

Permanent Disability Benefits

Permanent disability pension: The benefit is the insured's average annual earnings over the previous 12 months multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus the insured's average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The pension is paid monthly for total disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

The pension is payable abroad only under reciprocal agreement.

The partial disability pension may be paid partially as a lump sum after five to seven years for an assessed degree of disability of greater than 10%. For an assessed degree of disability of up to 10%, a lump sum is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs (2011).

The maximum annual earnings used to calculate benefits are 3,805,696 CFA francs (2011).

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

Constant-attendance supplement: If the insured is assessed with a 100% (total) degree of disability and requires the constant attendance of others to perform daily functions, 40% of the insured's permanent disability pension is paid.

The minimum supplement is 70% of the minimum annual earnings used to calculate benefits.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension: 30% of the deceased's average monthly earnings in the last 12 months is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid quarterly.

The widow(er)'s pension ceases on remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual survivor pension is paid.

Orphan's pension: 15% of the deceased's average monthly earnings in the 12 months before the disability began is paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings in the last 12 months before death is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the last 12 months before death.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Funeral grant: A lump sum of 4.17% of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.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

Salaried employees, including seamen, government employees who are not civil servants, and certain social insurance beneficiaries. Unemployed persons are covered for up to six months after leaving insured employment.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

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

Qualifying Conditions

Family allowances: The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month.

Prenatal allowance: Paid to an insured woman or to the spouse of an insured man during pregnancy, with no limit on the number of children. The expectant mother must undergo prescribed medical examinations at the third, sixth, and eighth months of pregnancy.

Maternity allowance: Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,600 CFA francs a month is paid for each of the first six children. The benefit is paid quarterly.

Prenatal allowance: 2,600 CFA francs a month is paid during pregnancy. The benefit is paid in three installments.

Maternity allowance: 2,600 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The benefit is paid in five installments.

Benefits are paid for six months to insured unemployed persons and with no limit to widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the program.