

Congo, Democratic Republic of the

Exchange rate: US\$1.00 =
1,210 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1961 (social security).

Type of program: Social insurance system.

Note: A law passed in 2016 will introduce voluntary coverage for self-employed persons, increase the normal retirement age for women to 65, and increase the retirement age for prematurely aged men and women to 60, effective July 15, 2018.

Coverage

Employed persons, including household and casual workers, sailors, and public-sector employees not covered by a special system.

Voluntary coverage for nonemployed persons who were previously insured for at least five years and who request coverage in the six-month period after insured employment ceases.

Exclusions: Self-employed persons.

Special system for certain civil servants.

Source of Funds

Insured person: 3.5% of monthly earnings; 7% of average declared annual earnings for the voluntarily insured.

Self-employed person: Not applicable.

Employer: 3.5% of monthly payroll.

Government: An annual subsidy as needed, up to a maximum.

Qualifying Conditions

Old-age pension: Age 65 (men), age 60 (women), or age 55 (prematurely aged men and women), with at least 60 months of coverage in the last 10 years.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 65 (men) or age 60 (women) with less than 60 months of coverage in the last 10 years.

Employment must cease.

Disability pension: Must be assessed with a permanent loss of earning capacity of more than 33%, be younger than the normal retirement age, and have at least 36 months of coverage in the last five years. There is no minimum 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.

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

A doctor approved or appointed by the National Social Security Institute periodically re-assesses the disability.

Spouse's pension: The deceased received or was entitled to receive an old-age pension.

The pension is paid to a nonworking widow(er) aged 50 or older (no limit if disabled) who was married to the deceased for more than six months (no minimum period if the death was the result of an accident).

The spouse's pension ceases upon remarriage.

Remarriage settlement: Paid when the widow(er) remarries.

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

Eligible survivors include a nonworking widow(er) who is not entitled to receive a spouse's pension and was married to the deceased for more than six months (no minimum period if the death was the result of an accident), and orphans younger than age 18 (age 25 if a student, no limit if disabled).

Old-Age Benefits

Old-age pension: The annual benefit is 1.67% of the insured's average monthly earnings in the last five years multiplied by the number of months of contributions.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Old-age settlement: A lump sum of 10 times the annual old-age pension that the insured would have received with five years of contributions is paid.

Permanent Disability Benefits

Disability pension: The annual benefit is 1.67% of the insured's average monthly earnings in the last three years multiplied by the number of months of contributions. The insured is credited with one month of contributions for each month after the disability began until age 55.

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

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Survivor Benefits

Spouse's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid.

The minimum monthly spouse's pension is 50% of the legal monthly minimum wage.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Benefits are paid quarterly.

Survivor settlement

Spouse's settlement: A lump sum of 12 months of the old-age or disability pension the deceased received or was entitled to receive is paid.

Orphan's settlement: A lump sum of 25% of the spouse's settlement is paid for each eligible child, up to four. If there is no widow(er), each orphan's benefit is multiplied by two.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

National Social Security Institute (<http://www.inss.cd/>) administers contributions and benefits through 10 central directorates, five urban directorates in Kinshasa, 13 provincial directorates, 18 district bureaus, and 15 local offices.

Sickness and Maternity

Regulatory Framework

First law: Information not available.

Current law: 2002 (labor code).

Type of program: Employer-liability system.

Note: A law passed in 2016 will introduce social insurance maternity and prenatal benefits, effective July 15, 2018.

Coverage

Employed persons.

Exclusions: Self-employed persons, maritime workers, judges, civil servants, and police and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

There are no minimum qualifying conditions.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 66.7% of the employee's salary is paid for up to six months.

Maternity benefit (employer liability): 100% of the employee's salary is paid for up to 14 weeks, including up to eight weeks after the expected date of childbirth.

Workers' Medical Benefits

Employers must pay the cost of medical care, dental care, surgery, hospitalization, medicine, eyeglasses, prostheses, and transportation.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 1961 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including household and casual workers, sailors, apprentices, students in vocational and craft schools, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.5% of monthly payroll. (Up to 3% for high-risk industries and employers in violation of work safety laws.)

Government: None.

Qualifying Conditions

There is no minimum qualifying period. Incapacity for work must be the result of a work injury or occupational disease.

Temporary Disability Benefits

66.7% (33.3% if hospitalized and without dependents) of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

A doctor approved or appointed by the National Social Security Institute periodically re-assesses the disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 15%, a percentage of the full disability pension is paid according to the assessed degree of disability; a lump sum of three times the partial disability pension the insured would have been entitled to receive is paid for less than a 15% assessed degree of disability.

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

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; x-rays; laboratory services; pharmaceuticals; prostheses; and transportation.

Survivor Benefits

Survivor pension

Spouse's pension: 20% of the permanent disability pension the deceased received or would have received if assessed with a total disability is paid to a widow of any age or to a dependent widower with a disability.

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of 12 months of the spouse's pension is paid.

Orphan's pension: 15% of the permanent disability pension the deceased would have received if assessed with a total disability is paid to each unmarried orphan younger than age 18 (age 25 if a student, no limit if disabled).

The maximum combined survivor benefit is 100% of the pension the deceased would have received if assessed with a permanent total disability.

Funeral grant: A lump sum of up to 90 times the legal daily minimum wage is paid.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides administrative and technical oversight.

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Family Allowances

Regulatory Framework

First law: 1951.

Current laws: 1961 (social security), 2008 (public establishments), and 2009 (social security fund).

Type of program: Social insurance system.

Note: A law passed in 2016 will increase the employer contribution rate to 12.5%, effective July 15, 2018.

Coverage

Employed persons and social insurance beneficiaries.

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.

Government: None.

Qualifying Conditions

Family allowances: Paid for unmarried children younger than age 18 (age 25 if a student, no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of the legal minimum wage is paid for each eligible child.

Benefits are paid retroactively at regular intervals of 15 days to three months.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

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