

Rwanda

Exchange rate: US\$1.00 = 815 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 (social security), 2003 (social security), and 2015 (pension schemes).

Type of program: Social insurance system.

Coverage

Salaried workers, including temporary and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons (affiliation available up to age 50), and for persons who previously had mandatory coverage.

Source of Funds

Insured person: 3% of covered earnings; 6% for the voluntary insured.

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

Self-employed person: 6% of declared income, including base salary, allowances, and other benefits.

The minimum monthly earnings used to calculate contributions are 100% of the insured's previous base salary.

With the insured's approval, the base salary may increase by up to 30% after every three years of voluntary contributions.

Employer: 3% of covered payroll.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (younger if prematurely aged) with at least 180 months of contributions.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 60 (younger if prematurely aged) with less than 180 months of contributions.

Disability pension: Must be assessed with at least a 50% loss of earning capacity and have at least five years of

contributions, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

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

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of contributions at the time of death.

Eligible survivors include a widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no widower(er) or child.

Survivor settlement: The deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no widow(er) or child.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last three or five years plus 2% of the average monthly earnings for each 12-month period of contributions exceeding 180 months is paid. If the insured did not contribute for five years immediately preceding the date of pension entitlement, the average monthly earnings are based on the total number of months of contributions from the last five years of employment.

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

Old-age settlement: A lump sum of 100% of the insured's average monthly earnings in the last five years of contributions (in the entire contribution period if the insured has less than five years of contributions) multiplied by the number of months of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), each benefit is paid fully.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last five years plus 2% of average monthly earnings for each 12-month period of contributions exceeding 180 months is paid. For each year that a claim is made before age 60, the insured is credited with a six-month contribution period.

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

Constant-attendance supplement: 40% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Survivor Benefits

Survivor pension

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

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 50% for a full orphan.

Other eligible survivors: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor settlement

Spouse's settlement: A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive for each six-month period of contributions is paid.

Orphan's settlement: A lump sum of 50% of the survivor settlement is paid to each eligible orphan.

The maximum combined orphan's settlement is twice the spouse's settlement.

Other eligible survivors: A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive for each six-month period of contributions is paid to the surviving parent(s).

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw/>) provides general supervision.

Rwanda Social Security Board (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the programs.

Rwanda Revenue Authority (<http://www.rra.gov.rw/>) collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 2007 and 2015 (community-based health insurance), 2009 (labor law), and 2016 (maternity benefits).

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

Coverage

Social insurance (cash maternity benefits): Women in formal employment.

Exclusion: Self-employed persons.

Social insurance (community-based health insurance): Residents of Rwanda.

Social insurance (public health insurance): Employees in the public sector, employees of affiliated private institutions, and pensioners who previously contributed toward medical care.

Special systems for military personnel.

Employer liability: Employed persons, including apprentices.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

Source of Funds

Insured person

Social insurance (cash maternity benefits): 0.3% of gross monthly earnings.

Social insurance (community-based health insurance): 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Social insurance (public health insurance): 7.5% of the monthly basic earnings for employees, or 7.5% of the monthly pension for retirees.

Employer liability: None.

Self-employed person

Social insurance (cash maternity benefits): Not applicable.

Social insurance (community-based health insurance): 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Self-employed persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

Social insurance (public health insurance): Information not available.

Employer liability: Not applicable.

Employer

Social insurance (cash maternity benefits): 0.3% of gross monthly payroll.

Social insurance (community-based health insurance): None.

Social insurance (public health insurance): 7.5% of employees' monthly basic payroll.

Employer liability: The total cost.

Government

Social insurance (cash maternity benefits): None.

Social insurance (community-based health insurance): The total cost of premiums for the lowest socioeconomic category; and any deficit.

Transfers from international donors and the special system for military personnel also finance the community-based health insurance scheme.

Social insurance (public health insurance): 7.5% of retirees' monthly pensions.

Employer liability: None.

Qualifying Conditions

Cash sickness benefits (employer liability): Must be currently employed and provide a medical certificate. A medical certificate signed by three medical doctors may be required for sick leave that lasts at least 15 days.

Cash maternity benefits (social insurance): Must be currently employed with at least one month of contributions. Must provide a medical certificate of delivery issued by a recognized health facility.

Medical benefits (community-based health insurance, social insurance): Must have paid premiums for at least 30 days.

Medical benefits (public health insurance, social insurance): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's salary is paid for up to three months.

Maternity benefit (social insurance): 100% of the insured's daily earnings is paid for 12 weeks: six weeks by the employer and six weeks by social insurance.

Up to one additional month of maternity leave is paid in case of delivery complications certified by an authorized medical doctor.

Workers' Medical Benefits

Community-based health insurance (social insurance): Government health centers, district hospitals, and referral hospitals provide medical services. Benefits include vaccinations, general care, surgery, dental care, X-rays and imaging, laboratory services, rehabilitation services, hospitalization, medicine, maternity care, ambulance fees, and prostheses.

Cost sharing: A copayment is required. (10% of billable costs for services at the district level.)

Public health insurance (social insurance): 85% of the costs for covered medical treatments and prescribed drugs are paid.

Covered treatments include surgical interventions, hospitalization, chemotherapy, medical imaging, laboratory tests, physiotherapy, dental care, eye treatment, limb prosthesis and orthosis, dialysis, and full medical check-ups (for women aged 36 or older and men aged 41 or older).

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Public Service and Labour (<http://www.mifotra.gov.rw/>) provides general oversight for the employer liability program.

Rwanda Social Security Board–RSSB (<http://www.rssb.rw/>) administers the social insurance program.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 (social security) and 2003 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

There is no minimum qualifying period. Occupational diseases and accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery or certification of permanent disability, up to 180 days.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

Partial disability: If the assessed degree of disability is at least 15% but less than 100%, a percentage of the full pension is paid according to the assessed degree of disability; otherwise, a lump sum of three years of the pension is paid, according to the assessed degree of disability.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average daily earnings in the last three months before the work injury occurred is paid to the widow(er).

Orphan's pension: 15% of the deceased's average daily earnings in the last three months before the work injury occurred is paid for each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% for a full orphan.

Other eligible survivors: 10% of the insured's average daily earnings in the last three months before the work injury occurred is paid to each additional eligible survivor.

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of 100 times the legal monthly minimum wage is paid.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw/>) provides general supervision.

Rwanda Social Security Board (<http://www.rssb.rw/>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw/>) collects contributions.

Unemployment

Regulatory Framework

The 2009 labor law requires the employer to provide severance pay in case of termination for economic or technological reasons to an employee who worked for at least 12 months. One month of the employee's average salary is paid for at least one but less than five years; two months for at least five but less than 10 years, three months for at least 10 but less than 15 years; four months for at least 15 but less than 20 years; five months for at least 20 but less than 25 years; and six months for at least 25 years.