

## Angola

Exchange rate: US\$1.00 = 310 kwanza.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1990 (social security) and 2005 (funeral grant).

**Current laws:** 2004 (social protection), 2005 (funeral grant), 2005 (survivor pension and death grant), 2008 (old-age pension), 2008 (self-employed persons), 2008 (members of the clergy), 2011 (funeral grant), 2016 (household workers), and 2018 (contribution rates).

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

#### Coverage

Employed persons, including public-sector employees not covered by a special system, foreign nationals covered under bilateral agreements, and household workers; and self-employed persons.

Special systems for firefighters, military, intelligence, police, and correctional personnel and certain war veterans.

#### Source of Funds

**Insured person:** 3% of gross monthly earnings; 3% (full benefits) or 2% (partial benefits) of gross monthly earnings for household workers.

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

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The insured person's contributions also finance cash maternity benefits and family allowances (except for household workers who choose to contribute for partial benefits).

**Self-employed person:** 11% (full benefits) or 8% (partial benefits) of monthly declared earnings; 7% of monthly declared earnings (old-age and survivor benefits) or 5% (old-age benefits, death grant, and funeral grant) for members of the clergy.

The self-employed person must choose between full and partial benefits.

The minimum monthly earnings used to calculate contributions for self-employed persons are the legal monthly minimum wage for agricultural workers; four times the legal monthly minimum wage for members of the clergy.

The maximum monthly earnings used to calculate contributions for self-employed persons are 35 times the legal

monthly minimum wage for agricultural workers; 15 times the legal monthly minimum wage for members of the clergy.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The self-employed person's contributions (full benefits) also finance cash maternity benefits.

**Employer:** 8% of gross monthly payroll; 8% (full benefits) or 6% (partial benefits) of gross monthly payroll for household workers.

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

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

The employer's contributions also finance cash maternity benefits and family allowances (except for household workers who choose to contribute for partial benefits).

**Government:** None; contributes as an employer.

#### Qualifying Conditions

##### Old-age pension (*Pensão de Reforma por Velhice*):

Age 60 with at least 180 months of contributions; at any age with at least 420 months of contributions. The retirement age for women is reduced by one year for each childbirth, up to five.

Retirement is possible up to 10 years before the normal retirement age with at least 180 months of contributions in hazardous or arduous working conditions.

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

**Old-age allowance (*Abono de Velhice*):** Age 60 and unemployed with at least 120 months but less than 180 months of contributions.

**Permanent survivor pension (*Pensão de Sobrevivência Vitalícia*):** The deceased had at least 36 months of contributions in the five years before death.

Eligible survivors include a widow(er) and parents aged 50 or older at the time of the deceased's death who are unable to work, and orphans assessed with a significant loss of earning capacity.

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

The permanent survivor pension is payable abroad under bilateral agreement.

**Temporary survivor pension (*Pensão de Sobrevivência Temporária*):** The deceased had at least 36 months of contributions in the five years before death and the survivor does not qualify for a permanent survivor pension.

Eligible survivors include an unemployed widow(er) at any age; a divorced spouse who was receiving alimony and has

not remarried, and orphans up to age 18 (age 25 if a student; no limit if disabled).

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

The temporary survivor pension is payable abroad under bilateral agreement.

**Death grant (Subsídio por Morte):** The deceased had at least six months of coverage and at least three months (36 months for members of the clergy) of contributions.

Eligible survivors include a widow(er) and orphans; if there is no widow(er) or orphans, the grant may be paid to the deceased's parents, a divorced spouse who was receiving alimony and has not remarried, or the legal heir.

The death grant is payable abroad under bilateral agreement.

**Funeral grant (Subsídio de Funeral):** The deceased was employed and had at least three months (12 months for members of the clergy) of contributions in the 12 months immediately before death. The benefit is paid to a widow(er) or orphans.

The funeral grant is payable abroad under bilateral agreement.

### Old-Age Benefits

**Old-age pension (Pensão de Reforma por Velhice):** The insured's average monthly earnings in the last 36 months (12 months for civil servants) multiplied by the number of months of contributions, divided by 420, is paid.

The minimum monthly old-pension is the national monthly minimum wage.

The national monthly minimum wage is 21,381 kwanzas (33,598.13 kwanzas as of March 2019).

The maximum monthly old-pension is 578,550 kwanzas.

**Old-age allowance (Abono de Velhice):** 30% of the insured's average monthly earnings in the last 12 months is paid.

### Survivor Benefits

**Permanent survivor pension (Pensão de Sobrevivência Vitalícia):** 70% of the insured's last monthly earnings is split among eligible survivors in proportions determined by law.

The minimum monthly permanent survivor pension is the legal monthly minimum wage for agricultural workers.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

**Temporary survivor pension (Pensão de Sobrevivência Temporária):** 70% of the insured's last monthly earnings is split among eligible survivors in proportions determined by law. The benefit is paid for up to one year to an eligible widow(er) and until the orphan reaches age 19 (age 26 if a student).

The minimum monthly temporary survivor pension is the legal monthly minimum wage for agricultural workers.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

**Death grant (Subsídio por Morte):** A lump sum of six times the deceased's old-age pension at the time of death or the deceased's average monthly earnings in the last 12 months is paid. The grant is split equally among the widow(er) and orphans. If there is no widow(er) or orphan, the grant is paid to other eligible survivors.

**Funeral grant (Subsídio de Funeral):** A lump sum of 25,000 kwanzas is paid.

### Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) collects contributions and administers the programs.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1975 (national health service) and 1990 (social security).

**Current laws:** 1992 (health system), 2003 (health services), 2004 (social protection), 2011 (maternity), and 2015 (labor).

**Type of program:** Universal (medical benefits), social insurance (cash maternity benefits), and employer-liability (cash sickness benefit) system.

Note: A 2008 law extending the social insurance program's coverage to self-employed persons has been partially implemented. Provisions of the law are included below.

#### Coverage

**Universal (medical benefits):** Citizens of Angola.

**Social insurance (cash maternity benefits):** Employed persons, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and self-employed persons.

Voluntary coverage for household workers.

Special systems for firefighters, military, intelligence, police, and correctional personnel.

**Employer liability (cash sickness benefit):** Private-sector employees.

Exclusions: Self-employed persons.

## Source of Funds

### Insured person

*Universal (medical benefits):* None.

*Social insurance (cash maternity benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability (cash sickness benefit):* None.

### Self-employed person

*Universal (medical benefits):* None.

*Social insurance (cash maternity benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability (cash sickness benefit):* Not applicable.

### Employer

*Universal (medical benefits):* None.

*Social insurance (cash maternity benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability (cash sickness benefit):* The total cost.

### Government

*Universal (medical benefits):* The total cost.

*Social insurance (cash maternity benefits):* None; contributes as an employer.

*Employer liability (cash sickness benefit):* None.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** There is no minimum qualifying period.

**Cash maternity benefit (Subsídio de Maternidade, social insurance):** Must have at least six months of contributions in the last 12 months.

**Cash at-risk pregnancy benefit (Subsídio de Pré-maternidade, social insurance):** Must have at least six months of contributions in the last 12 months and be assessed with a risky pregnancy.

The Provincial Health Committee assesses the pregnancy risk.

**Cash breast-feeding benefit (Subsídio de Aleitamento, social insurance):** Must have at least three months of contributions in the last 12 months. Children must be vaccinated in accordance with Ministry of Health regulations.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** For employees in large and medium-sized enterprises, 100% of the employee's monthly earnings is paid for the first two months plus 50% from the third to the 12th month. For employees in small and microenterprises, 50% of the employee's earnings is paid for up to 90 days.

**Maternity benefit (Subsídio de Maternidade, social insurance):** 100% of the insured's average monthly earnings in the six months before the maternity leave began is paid for three months; four months in case of multiple births; 45 days in case of a stillbirth.

The maternity leave can start from up to four weeks before the expected date of delivery.

**At-risk pregnancy benefit (Subsídio de Pré-maternidade, social insurance):** 60% of the insured's average monthly earnings in the six months before the prenatal leave began is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

**Breastfeeding benefit (Subsídio de Aleitamento, social insurance):** For an insured person with monthly earnings of up to five times the legal monthly minimum wage for agricultural workers, 1,500 kwanzas a month is paid for each child younger than age 3; for monthly earnings above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 1,000 kwanzas a month is paid; for monthly earnings above 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid.

The legal monthly minimum wage for agricultural workers is 16,503 kwanzas (21,454 kwanzas as of March 2019).

Schedule of payments: The breastfeeding benefit is paid annually.

## Workers' Medical Benefits

Benefits include free primary health care and specialist care with copayments.

## Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

## Administrative Organization

Ministry of Health (<http://www.minsa.gov.ao/>) administers the national health system.

National Social Security Institute (<http://www.inss.gv.ao/>), under the supervision of the Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>), administers the social insurance program and pays benefits.

Employers pay cash sickness benefits directly to employees.

## Work Injury

### Regulatory Framework

**First law:** 1990 (social security).

**Current laws:** 2004 (social protection) and 2005 (work injury).

**Type of program:** Employer-liability system through private carriers.

Note: A separate system for public-sector employees has not yet been implemented.

### Coverage

Private-sector employees.

Voluntary coverage for self-employed persons.

### Source of Funds

**Insured person:** None.

**Self-employed person:** The total cost of self-insurance.

**Employer:** The total cost (pays insurance premiums).

**Government:** None.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. Occupational diseases are specified by law.

### Temporary Disability Benefits

65% of the employee's last daily earnings is paid. In case of hospitalization: 100% of the employee's last daily earnings is paid for the first 30 days, 75% thereafter if the condition persists.

Partial disability: 70% of the difference in the employee's daily earnings before and after the incapacity began is paid.

### Permanent Disability Benefits

For a total loss of work capacity in the usual occupation, 50% to 70% of the employee's reference earnings is paid based on the assessed loss of work capacity. For a total (100%) loss of capacity for any work, 80% of the employee's reference earnings is paid. If the employee is assessed with a total loss of capacity for any work, family allowances are also paid for each eligible family member.

Reference earnings are the employee's normal gross monthly earnings (work injury) or his or her average monthly earnings in the last 12 months (occupational diseases).

The maximum permanent disability pension (including family allowances) is 100% of the employee's average monthly earnings in the last 12 months.

Partial disability: For a partial loss of work capacity in the usual occupational, 70% of the employee's lost earnings is paid.

### Workers' Medical Benefits

Benefits include necessary medical treatment, hospitalization, medicine, surgery, specialist treatment, rehabilitation, and prostheses.

### Survivor Benefits

#### Survivor pension (*Pensão de Sobrevivência*)

*Spouse's pension:* 30% of the employee's gross monthly earnings is paid to a widow(er) younger than age 60; 40% if aged 60 or older or if assessed with a loss of working capacity. A divorced spouse receiving alimony at the time of the employee's death may be eligible for the spouse's pension.

*Orphan pension:* 20% of the employee's gross monthly earnings is paid to each orphan up to age 18 (age 25 if a student), up to three.

*Other eligible survivor's pension:* 10% of the employee's gross monthly earnings is paid to each surviving parent or grandparent, up to three.

**Death grant (*Subsídio por Morte*):** A lump sum of six times the employee's base earnings is paid (50% to the widow(er) and 50% to the orphans; 100% with only one dependent survivor).

**Funeral grant (*Subsídio para Despesas de Funeral*):** The cost of the funeral is paid, up to two times the employee's earnings at the time of death.

### Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision jointly with the National Social Security Institute (<http://www.inss.gv.ao/>).

Employers insure work injury liability through private carriers.

### Unemployment

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#### Regulatory Framework

Under the 2015 labor law, employers must provide employees with severance pay for dismissal due to: unfair disciplinary dismissal, wrongful collective dismissal, the employer's insolvency, restructuring, economic conditions, and for technological reasons. For unfair disciplinary dismissal or wrongful collective dismissal, the payment amount is the number of years of service at the time of dismissal multiplied by a percentage of the employee's basic salary (50% for employees of large enterprises; 30% for medium-sized enterprises; 20% for small enterprises; or 10% for microenterprises). For dismissal due to economic conditions, the benefit is the number of years of service multiplied by a percentage of the employee's basic salary at the time of dismissal: 100% for up to five years of service or 50% for more than five years (large enterprises); 100%

for up to three years of service or 40% for more than three years (medium-sized enterprises); 100% for up to two years of service or 30% for more than two years (small enterprises); and 100% for up to two years or 20% for more than two years (microenterprises).

An additional benefit may be paid to employees dismissed due to wrongful termination or economic conditions.

## Family Allowances

### Regulatory Framework

**First law:** 1990 (social security).

**Current laws:** 2004 (social protection) and 2011 (family benefits).

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

### Coverage

Employed persons, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and pensioners.

Exclusions: Self-employed persons and members of the clergy.

Special systems for firefighters, military, intelligence, police, and correctional personnel.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** None; contributes as an employer.

## Qualifying Conditions

**Family allowance (Abono de Família):** Paid for up to five children aged 3 to 14 whose parents are employed or receive an old-age pension.

Children must be vaccinated in accordance with Ministry of Health regulations, and regularly attend school.

## Family Allowance Benefits

**Family allowance (Abono de Família):** For an insured person with monthly income (either from earnings or a pension) up to five times the legal monthly minimum wage for agricultural workers, 800 kwanzas a month is paid for each eligible child; for monthly income above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid for each child; for monthly income above 10 times the legal monthly minimum wage for agricultural workers, 300 kwanzas a month is paid for each child.

The legal monthly minimum wage for agricultural workers is 16,500 kwanzas (21,454 kwanzas as of March 2019).

## Administrative Organization

Ministry of Public Administration, Labor, and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) administers the program and pays benefits to pensioners.