

Mali

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1961 (social insurance fund) and 1962 (social security code).

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including certain public-sector employees.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Source of Funds

Insured person: 3.6% of gross monthly or quarterly covered earnings (old-age).

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

The legal monthly minimum wage is 40,000 CFA francs.

Employees working in companies or organizations with at least 10 employees pay contributions monthly; quarterly in companies with one to nine employees.

Self-employed person: 9% of covered quarterly earnings based on five wage classes (old-age, disability, and survivors).

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer: 3.4% of gross monthly or quarterly covered payroll (old-age) plus 2% (disability and survivors).

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for public-sector employees not covered by a special system.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 55 to 58 (pension de retraite normale) (age 53 if prematurely aged [pension de retraite anticipée pour raison de santé]) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Early pension (Pension de retraite anticipée volontaire): Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at the normal retirement age (pension de retraite normale) or if permanently leaving the country.

Old-age allowance (Allocation viagère de solidarité):

Age 58 with at least six but less than 13 years of contributions; age 60 with at least 10 but less than 15 years of contributions if voluntarily insured.

Disability pension (Pension d'invalidité): Must be assessed with at least a 66.66% permanent loss of earning capacity and have at least eight years of contributions; at least 10 years of contributions if voluntarily insured.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

Survivor pension (Pension de survivants): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance (Allocation de survivant): Paid to a widow(er) if the insured had less than 13 years of contributions; less than 15 years of contributions if voluntarily insured.

Old-Age Benefits

Old-age pension (Pension de retraite): 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for every 12 months of contributions exceeding 120 months is paid; for the voluntarily insured, 30% of the insured's average quarterly earnings in the last 60 quarters plus 2% for each year of contribution exceeding 60 quarters is paid.

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

The legal monthly minimum wage is 40,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the last eight months.

Early pension (Pension de retraite anticipée volontaire): The pension is reduced by 5% for each year it is claimed before age 55; before age 60 if voluntarily insured.

Schedule of payments: The pension is paid monthly for persons who had mandatory coverage; quarterly for persons with voluntary coverage.

Old-age allowance (Allocation viagère de solidarité): 52% of the legal monthly minimum wage is paid; 30% of the earnings used to calculate contributions for the voluntarily insured.

The legal monthly minimum wage is 40,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for every 12 months of contributions exceeding 120 months is paid; for the voluntarily insured, 30% of the insured's average quarterly earnings plus 2% for each year of contributions exceeding 60 quarters is paid. The insured is credited with six months of contributions for each year that the claim is made before the early retirement age.

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

The legal monthly minimum wage is 40,000 CFA francs.

The maximum monthly disability pension is 80% insured's average monthly earnings in the last eight years.

The disability pension ceases at the early retirement age and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivants)

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 pension is split equally.

Orphan's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent orphan.

The minimum orphan's pension is the family allowance.

The family allowance is 3,500 CFA francs a month for each eligible child; 4,000 CFA francs a month if disabled.

The maximum combined orphan's pension is 50% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor allowance (Allocation de survivant): A lump sum of one month of the old-age pension the deceased received or was entitled to receive (calculated based on 156 months of contributions; 80 quarters of contributions for the survivor of a voluntarily insured person) is paid for each six-month period of contributions. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1962 (social insurance).

Current laws: 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; 2009 (health insurance), implemented in 2011; and 2009 (health assistance).

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

Note: The 2009 social assistance law is gradually being implemented. Provisions of the law have been included below.

Coverage

Social insurance: Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel (maternity benefits).

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Social assistance: Needy residents of Mali.

Source of Funds

Insured person

Social insurance (cash maternity and paternity benefits): None.

Social insurance (medical benefits): 3.06% of gross monthly covered earnings; 6.56% for the voluntarily insured; 0.75% of the pension for pensioners.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 6.56% of quarterly covered earnings, based on five wage classes.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 3.5% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash maternity and paternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): The total cost (provides benefits directly to public-sector employees who are not covered by a special system).

Employer liability: None; contributes as an employer for public-sector employees who are not civil servants.

Social assistance: The total cost.

Qualifying Conditions

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

Cash maternity benefit (Indemnité journalière des femmes salariées en état de grossesse, social insurance): The mother must reside in Mali and have at least nine consecutive months of covered employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of covered employment.

Cash paternity benefit (Congé de naissance, social insurance): Paid to a father in covered employment for the birth of a child. The benefit is not paid for a stillborn child.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Must have at least six continuous months of coverage. Pregnant women must undergo three prescribed medical examinations.

Eligible dependents include a spouse, children, and parents.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Must not be covered by any other health insurance.

Means test: The beneficiary must be assessed as indigent by his or her local community.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's monthly earnings is paid for eight days to three months (depending on the collective agreement or the type of employment) during the first year of employment; may be extended for an additional month at 50% of the employee's earnings during the second and subsequent years of employment.

Maternity benefit (Indemnité journalière des femmes salariées en état de grossesse, social insurance): 100% of the insured mother's last monthly earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from childbirth.

Paternity benefit (Congé de naissance, social insurance): 100% of the insured father's last daily earnings is paid for any three days in the first 15 days after childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits include hospitalization, medicine, maternity care, and outpatient care, including laboratory analysis, dental care, medical imaging, and general and specialist consultations.

Cost sharing: Mandatory health insurance covers 80% of hospitalization costs, 70% of outpatient care costs, and the cost of some medicine.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Benefits include in- and outpatient care, hospitalization, medicine, and maternity care.

Dependents' Medical Benefits

Medical benefits (Assurance Maladie Obligatoire [AMO], social insurance): Benefits for dependents are the same as those for the insured.

Medical benefits (Régime d'Assistance Médicale [RAMED], social assistance, means tested): Benefits for dependents are the same as those for the worker.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision of the social insurance program.

Ministry of Labor and Civil Service provides general supervision of the employer-liability program.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the social insurance cash benefits program.

National Health Insurance Fund (CANAM) (<http://www.canam-ml.org/>) administers social insurance medical benefits.

National Medical Assistance Fund (ANAM) (<http://www.anam-mali.org/>), under the Ministry of Solidarity and Humanitarian Action, administers social assistance medical benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, certain members of cooperatives, and students in technical schools.

Exclusion: Self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% to 4% of gross monthly or quarterly covered payroll, depending on the assessed degree of risk.

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

The maximum monthly earnings used to calculate contributions are 10 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for casual or temporary workers who are not civil servants.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered. There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the month before the disability began is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 40,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

For an assessed total (100%) disability, 100% of the insured's average monthly earnings in the year before the disability began is paid.

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

The maximum monthly permanent disability pension is 20 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the pension is the insured's average quarterly earnings in the year before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50%, and by 1.5% for each assessed degree exceeding 50%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate annual benefits are 1.3 times the legal annual minimum wage.

Only 33.3% of the insured's annual earnings exceeding 10 times the legal annual minimum wage are used to calculate benefits. The maximum annual earnings used to calculate benefits are 28 times the legal annual minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after the first five years of payment; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after the first five years of payment.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average monthly earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

Remarriage settlement: The widow(er)'s pension ceases upon remarriage and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

Orphan's pension: 15% of the deceased's average monthly earnings in the year before the disability began is paid for

each of the first two orphans older than age 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.); 10% for each additional orphan; 20% for each full orphan.

Other dependents' pension: 10% of the deceased's average monthly earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum monthly earnings used to calculate benefits are 1.3 times the legal monthly minimum wage.

Only 33% of the deceased's quarterly earnings exceeding 10 times the legal quarterly minimum wage are used to calculate benefits. The maximum monthly earnings used to calculate benefits are 28 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The maximum combined survivor benefit is 85% of the deceased's average earnings in the year before the disability began. Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 480,000 CFA francs.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (1992), employers are required to provide severance pay to dismissed employees (including household workers) who had a contract of unlimited duration, were employed for at least one year, and had no serious misconduct. Employers must also provide severance pay to employees who resign if they have at least 10 years of continuous service. The payment amount is 20% of the employee's monthly earnings for each of the first five years of service, plus 25% of monthly earnings for each year of service from the 6th to the 10th year; plus 30% of monthly earnings for each year of service exceeding 10 years.

Family Allowances

Regulatory Framework

First law: 1956 (family allowances).

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed residents of Mali.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 8% of quarterly covered earnings based on five wage classes.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

The self-employed person's contributions also finance social insurance cash benefits under Sickness and Maternity.

Employer: 8% of gross monthly covered payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with at least 10 employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

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

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children older than age 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The insured must have at least nine consecutive months

of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of coverage for the voluntarily insured. The insured (except apprentices) must earn at least the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The family allowance is also paid to social insurance pensioners and to a widow(er) of an insured person.

The family allowance is payable abroad under reciprocal agreement.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant (Allocation de maternité): Paid to an insured woman or the wife of an insured man. The birth must take place under medical supervision and the child must undergo medical checkups at six months and one year.

Marriage allowance (Prime de premier établissement): Paid to an insured person when marrying for the first time. (Voluntarily insured persons are ineligible.)

Family Allowance Benefits

Family allowance (Allocation familiale): 3,500 CFA francs a month is paid for each eligible child; 4,000 CFA francs a month if disabled.

Prenatal allowance (Allocation prénatale): A lump sum of 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

Birth grant (Allocation de maternité): A lump sum of 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA at birth, 4,095 CFA when the child is age 6 months, and 4,095 CFA when the child is age 1.

Marriage allowance (Prime de premier établissement): A lump sum of 13,650 CFA francs is paid.

Benefit adjustment: Benefits are adjusted by decree based on changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://solidarite.ml/>) provides general supervision.

National Social Insurance Institute (<https://www.inps.ml/>), managed by a tripartite board and a director general, administers the program and collects contributions.