

Gabon

Exchange rate: U.S.\$1.00 equals
628.89 CFA francs.

Note: This information is from 1997.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons.

Separate system for self-employed and state workers under contract.

Special system for public-sector employees.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 5% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) with 20 years of insurance and 120 months of contributions during the last 20 years; for those insured since May 1, 1964, 60 months of contributions during the last 10 years.

Retirement from paid employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Foreign workers who permanently leave the country may have their contributions reimbursed.

Old-age settlement: The insured person is ineligible for an old-age pension.

Disability pension: A loss of 2/3 earning capacity with 5 years of insurance coverage and 30 months of contributions during the last 5 years. The qualifying conditions are waived for currently employed workers who have a nonoccupational accident. (For occupational accidents, see Work Injury, below.)

Survivor pension: The insured person had 120 months of contributions, met the contribution conditions for a pension, or was a pensioner at the time of death.

Survivor settlement: The insured person worked until age 55 but did not have 120 months of contributions.

Old-Age Benefits

Old-age pension: 40% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1% of earnings for each 12-month period of contributions beyond 240 months.

The maximum pension is 85% of average earnings.

Old-age settlement: A lump sum equal to 50% of average monthly earnings for each 6-month period of contributions, if the insured person is ineligible for the pension.

Permanent Disability Benefits

Disability pension: 60% of the old-age pension, payable as if the insured person had worked until age 55.

The minimum pension is 60% of the highest minimum wage.

Survivor Benefits

Survivor pension: 50% of the insured's old-age pension is paid to a nonworking or disabled widow; also payable to a dependent disabled widower. If there is more than one widow, the pension is divided equally.

Orphan's pension: 20% of the insured's pension for each orphan; 35% for a full orphan.

An orphan's mother who is ineligible for the widow's pension receives 35% of the insured's pension.

The maximum survivor pension is 85% of the insured's pension.

Survivor settlement: A lump sum equal to 100% of the insured's monthly old-age pension for each 6-month period of contributions, if ineligible for the survivor pension.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1975 (maternity) and 1976 (pharmaceuticals).

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Maternity benefits: Employed women.

Medical benefits: Employed persons and their dependents. Special system for the self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 2% of payroll for pharmaceuticals, 1.5% for hospitalization, and 0.6% for medical examinations.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

Contributions made under Family Allowances finance maternity benefits.

Qualifying Conditions

Sickness benefit: No statutory benefits are provided.

Maternity benefit: Women in insured employment for at least 4 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings, payable for up to 6 weeks before and 8 weeks (11 weeks in the case of complications) after the expected date of childbirth.

Also, free maternity care.

Workers' Medical Benefits

Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments. Benefits include hospitalization, inpatient and outpatient treatment, and pharmaceuticals. (The 1962 labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students; certain categories of self-employed persons.

Special system for the self-employed and state workers under contract.

Source of Funds

Insured person: None.

Employer: 3% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's earnings during the 30 days preceding the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%. A lump sum is payable for an assessed degree of disability of 10% or less.

Constant-attendance supplement: 40% of the pension.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: 50% of the insured's earnings, payable to a widow(er).

Orphan's pension: 20% of the insured's earnings for each orphan; 35% for a full orphan.

An orphan's mother who is ineligible for the widow's pension receives 35% of the insured's pension.

Dependent parents and grandparents: 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's earnings.

Survivor settlement: A lump sum equal to 6 months of the insured's earnings, payable to the nearest relative if there are no survivors who qualify for a pension.

Funeral grant: A lump sum covering the cost of the burial, up to a maximum of 8 times the insured's average monthly earnings.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons with one or more children and old-age pensioners caring for a child who was born before their date of retirement.

Special system for public-sector employees.

Special system for the self-employed, state workers under contract, and the indigent.

Source of Funds

Insured person: None.

Employer: 8% of payroll. (Contributions also finance maternity benefits.)

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

Qualifying Conditions

Family allowances: The child must be under age 16 (age 17 if an apprentice; age 20 if a student or disabled). The parent must have had 4 consecutive months of employment and be

currently working 20 days a month, or be the widow of a beneficiary.

Prenatal allowance: Must undergo regular medical examinations, as specified in law.

Family Allowance Benefits

Family allowances: 3,000 CFA francs a month for each child.

School allowances: 10,000 CFA francs a year to dependent primary, secondary, or technical school students.

Prenatal allowance: 13,500 CFA francs, paid in two installments.

Birth grant: A lump sum of 8,000 CFA francs for each birth and 45,000 CFA francs for the purchase of clothing and other necessities (layette) for a newborn child.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.