

Central African Republic

Exchange rate: US\$1.00 equals
498.16 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current law: 1981.

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and local government workers, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Agricultural workers and temporary or occasional workers.

Source of Funds

Insured person: 2% of gross earnings.

Self-employed person: Voluntary contributions only.

Employer: 3% of gross payroll.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with less than 20 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (men) or age 50 (women), registered with the fund for at least 20 years, and with at least 60 months of contributions in the last 10 years. The pension is payable 5 years before the normal retirement age if the insured is prematurely aged. Retirement from gainful employment is necessary.

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

Old-age allowance: Age 55 (age 50 if prematurely aged) with at least 12 months of coverage but does not satisfy the qualifying conditions for the old-age pension.

Disability pension: The insured must be assessed with a loss of at least 2/3 of earning capacity, be registered with the fund for at least 5 years, and have at least 6 months of contributions in the year before the disability began (conditions are waived for currently employed persons if the disability is a result of a nonoccupational accident). The pension is paid after 6 consecutive months of disability

provided that the disability is expected to last for at least another 6 months.

Survivor pension: The deceased met the requirements for a pension or was a pensioner at the time of death.

Survivor settlement: Paid to the survivor if the deceased was insured but did not satisfy the qualifying conditions for a pension.

Eligible survivors are a widow aged 50 or older (aged 45 if prematurely aged) or aged 30 or older if disabled or caring for a child, a dependent widower aged 55 (aged 50 if prematurely aged), and dependent children.

The spouse must have been married to the insured for at least 2 years before the insured's death.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% of average monthly earnings for each 12-month period of contributions exceeding 240 months.

The minimum pension is equal to 60% of the highest regional minimum wage.

The maximum pension is equal to 80% of the insured's average monthly earnings.

Pensions are paid quarterly.

Old-age allowance: A lump sum is paid equal to 1 month's average earnings for each 12-month period of coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% of average monthly earnings for each 12-month period of contributions exceeding 240 months. The insured is credited with 6 months of coverage for each year that a claim is made before age 55.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

Constant-attendance supplement: Equal to 50% of the pension.

Benefits are paid quarterly.

Survivor Benefits

Survivor pension: The spouse receives 50% of the deceased's pension. If there is more than one widow, the amount is split equally.

The pension ceases on remarriage.

Orphan's pension: All orphans' pensions combined are equal to 50% of the deceased's pension; 100% for full orphans.

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All survivor benefits combined must not exceed 100% of the deceased's pension.

Pensions are paid quarterly.

Survivor settlement: A lump sum is paid equal to 1 month's old-age pension for each 6-month period of coverage.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1965.

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

Coverage

Employed women.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 6 months of insured employment.

Sickness and Maternity Benefits

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

Maternity benefit: The benefit is equal to 50% of the insured's daily earnings and is paid for up to 8 weeks before and 6 weeks after (9 weeks in the event of complications arising from pregnancy or childbirth) the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Some free health services are provided to women during the maternity leave period.

Dependents' Medical Benefits

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 1965.

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Exclusions: Agricultural workers, temporary or occasional workers, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered payroll.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The monthly benefit is equal to 50% of the insured's average daily earnings in the 30 days before the disability began for the first 28 days of disability; thereafter, 66.6% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to 100% of the insured's average monthly earnings, up to a ceiling.

Partial disability: The pension is equal to the insured's average monthly earnings, up to a ceiling, 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 greater than 50%.

Constant-attendance supplement: Equal to 40% of the pension.

Benefits are paid monthly or quarterly.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's average monthly earnings, up to a ceiling.

Orphan's pension: 15% of the insured's average monthly earnings, up to a ceiling, is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: Each receives a pension equal to 10% of the insured's average monthly earnings.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

Funeral grant: The grant is equal to 1/50 of the deceased's annual income. The maximum monthly earnings for calculating the grant are 200,000 CFA francs.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1965.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of covered payroll.

The maximum monthly earnings for contribution purposes are 200,000 CFA francs.

The employer's contributions also finance maternity benefits.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 15 (age 18 if an apprentice, age 20 if a student or disabled). School attendance is required for children of school age. The parent must have 6 months of employment and be currently working 20 days or 133 hours a month or be a social insurance beneficiary.

Prenatal allowance: The insured must undergo regular prescribed medical examinations.

Birth grant: Paid for each of the first three births.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month is paid for each child.

Prenatal allowance: 1,200 CFA francs a month is paid for 9 months.

Birth grant: A lump sum of 10,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.