

Cameroon

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1969 (pensions), implemented in 1974, with 1984 and 1990 amendments.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: The self-employed.

Voluntary coverage for previously covered workers (not yet implemented).

Special system for civil servants.

Source of Funds

Insured person: 2.8% of gross earnings.

The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs.

Self-employed person: Not applicable.

Employer: 4.2% of gross payroll.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years. Retirement from employment is necessary.

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

Early pension: Age 50 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years.

Old-age grant: Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance coverage, including at least 6 months of contributions in the last year. No contributions are required if the disability is the result of a nonwork-related accident.

Survivor pension: The deceased was a pensioner or met the pension requirements at the time of death or had at least 180 months of insurance coverage.

Eligible survivors are a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

Survivor grant: The deceased met the requirements for the old-age grant.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions beyond 180 months.

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

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

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

Old-age grant: A lump sum equal to the insured's average monthly earnings times the number of 12-month periods 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% for each 12-month period of contributions beyond 180 months. For each year that a claim is made before the insured reaches age 60, the insured is credited with a 6-month insurance period.

Constant-attendance supplement: Equal to 40% of the insured's disability pension.

Survivor Benefits

Survivor pension: 50% of the deceased's old-age pension is payable to the widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: 15% of the deceased's old-age pension is payable to each orphan; 25% for each full orphan.

Dependent parent's pension: 10% of the deceased's old-age pension each.

Other eligible survivors (in the absence of the above): The pension is split equally among other relatives.

The total survivor pension must not exceed 100% of the deceased's old-age pension.

Survivor grant: A lump sum equal to 1 month's pension (based on 180 months of contributions) for each 6-month period of contributions.

Administrative Organization

Ministry of Employment, Labor, and Social Security provides general supervision.

Managed by a tripartite council and director general, the National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

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

Coverage

Employed women.

Exclusions: Self-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. (The labor code requires employers to provide some paid sick leave.)

Cash maternity benefits: Six months of consecutive employment and insured at the date of childbirth.

Sickness and Maternity Benefits

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

Maternity benefit: 100% of the last monthly earnings. The benefit is payable 4 weeks before and 10 weeks after the expected date of childbirth; up to 16 weeks after childbirth in case of complications).

Workers' Medical Benefits

Insured women and the spouses of insured men receive 1,400 CFA francs toward expenses in connection with childbirth and 200 CFA francs for each prenatal examination and for pediatric care examinations for up to 6 months.

Some free medical care is provided by government health facilities.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

No statutory benefits are provided.

Some child health care and welfare services are provided to mothers and children under Family Allowances, below.

Administrative Organization

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, technical students, and persons in training.

Exclusions: Civil servants.

Voluntary coverage for the self-employed (not yet implemented).

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of monthly earnings during the 3 months before the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit purposes are 17,933 CFA francs.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of average earnings during the 3 months before the onset of disability.

The minimum monthly earnings for benefit purposes are equal to the legal minimum wage (23,514 CFA francs).

The maximum monthly earnings for benefit purposes are 537,994 CFA francs.

Constant-attendance supplement: The annual benefit varies according to the value of the insured's salary and the sector of activity in which the insured is employed.

Partial disability: If the degree of disability is at least 20%, the pension is a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 20%, a lump sum equal to 10 years' partial disability pension is paid.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is equal to 85% of the deceased's average earnings in the last 3 months.

The pension is split among the eligible survivors according to the schedule in law. Eligible survivors are a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled), and dependent parents.

Funeral grant: The cost of the burial.

Administrative Organization

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.com>) administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: The self-employed.

Special system for apprentices with families.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll; 5.65% (agriculture) and 3.7% (private schools).

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

The above contributions also finance maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a 6-month period of sick leave, for a 14-week period of maternity leave, for a 3-month period if involuntarily unemployed, and during statutory vacation periods.

Allowances are also payable to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month for each child. The allowance is paid every 3 months.

Prenatal allowance: 1,800 CFA francs a month for 9 months. The allowance is paid in two installments.

Birth grant: 21,600 CFA francs for each birth.

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

Administrative Organization

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.com>) administers the program.