

## Mauritania

Exchange rate: US\$1.00 equals 269.80 ouguiyas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967 (social security).

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

#### Coverage

Wage earners, including temporary and occasional workers; seamen; domestic workers; trainees; apprentices; and technical college students.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special systems for civil servants and armed forces personnel.

#### Source of Funds

**Insured person:** 1% of gross earnings.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

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

**Employer:** 2% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with 20 years of insurance coverage, including 60 months of contributions in the last 10 years (including those made under the previous program). The pensionable age is reduced by 5 years if the insured is prematurely aged. Employment must cease.

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

**Old-age settlement:** Payable if the insured does not meet the qualifying conditions for a pension.

**Disability pension:** The permanent loss of 2/3 of earning capacity with 5 years of insurance coverage, including 6 months of contributions in the last 12 months. There is no qualifying period if the disability is the result of a nonoccupational accident.

**Survivor pension:** Payable to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age pension or a disability pension, or had 180 months of insurance coverage at the time of death.

**Survivor settlement:** Payable to eligible survivors if the deceased did not meet the qualifying conditions for a pension.

Eligible survivors are a widow aged 50 or older or disabled or a dependent disabled widower and children younger than age 14 (age 21 if a student, no limit if disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

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

The maximum pension is 80% of average monthly earnings.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

**Old-age settlement:** A lump sum equal to 1 month's wages for each year of insurance coverage.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before age 60 (men) or age 55 (women), the insured is credited with a 6-month insurance coverage period.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

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

The maximum pension is 80% of average monthly earnings.

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

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's pension is payable to the widow(er).

**Orphan's pension:** 25% of the deceased's pension is payable for each eligible orphan; 40% for each full orphan.

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

**Survivor settlement:** A lump sum equal to 1 month of the deceased's pension for each 6-month period of insurance coverage.

**Benefit adjustment:** Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

### **Administrative Organization**

Ministry of Civil Service and Employment provides general supervision.

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

## **Sickness and Maternity**

### **Regulatory Framework**

**First laws:** 1952 (cash maternity benefits) and 1963 (medical benefits).

**Current laws:** 1967 (cash maternity benefits) and 1976 (medical benefits).

**Type of program:** Social insurance system. Cash maternity and medical benefits.

### **Coverage**

**Cash maternity benefits:** Employed women.

**Medical benefits:** Employed persons covered under the labor code and their dependents.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

**Government:** None.

All of the above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Twelve months of insurance coverage and 54 days of employment in the last 3 months.

## **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** The benefit is equal to 100% of average daily earnings received in the 3 calendar months before work ceased. The benefit is payable for up to 14 weeks, including 8 weeks after the date of childbirth.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

### **Workers' Medical Benefits**

Employers provide medical services for employees through the employer medical service program or through the joint interemployer medical service program for firms with fewer than 750 workers.

### **Dependents' Medical Benefits**

Employers provide medical services for employees' dependents through the employer medical service program or through the joint interemployer medical service program for firms with fewer than 750 workers.

Some maternity, child health, and welfare services are also provided under Family Allowances, below.

### **Administrative Organization**

Ministry of Civil Service and Employment provides general supervision.

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

## **Work Injury**

### **Regulatory Framework**

**First law:** 1932.

**Current law:** 1967.

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

### **Coverage**

Wage earners, including temporary and occasional workers; seamen; domestic workers; trainees; apprentices; and technical college students.

Special systems for civil servants and armed forces members.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of gross monthly payroll; 2.5% of gross monthly payroll if the employer provides medical care and temporary disability benefits.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 2/3 of average daily earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

### **Permanent Disability Benefits**

**Permanent disability pension:** If totally disabled, the pension is equal to 85% of average monthly earnings.

The maximum monthly earnings for benefit calculation purposes are 70,000 ouguiyas.

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

Partial disability: The benefit equals a percentage of the full pension according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum equal to 3 years' pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made on October 1975.)

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 20% of the deceased's average monthly earnings is payable to a widow or a disabled widower.

**Orphan's pension:** 10% of deceased's average monthly earnings is payable for each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% for each full orphan. (Orphans are also entitled to benefits under Family Allowances, below.)

**Dependent parent's and grandparent's pension:** 10% of deceased's average monthly earnings each.

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

**Funeral grant:** Equal to 30 days' earnings.

### **Administrative Organization**

Ministry of Civil Service and Employment provides general supervision.

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

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1965.

**Current law:** 1967.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons.

Special systems for civil servants and armed forces members.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 8% of gross monthly payroll.

The maximum monthly earnings for contribution purposes are 70,000 ouguiyas.

Employers with 20 or more employees pay contributions on a monthly basis; employers with fewer than 20 employees pay contributions on a quarterly basis.

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

**Government:** None.

#### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work 18 days a month or be the widow of a beneficiary.

**Prenatal allowance grant:** Must undergo prescribed medical examinations.

**Birth grant:** Must undergo prescribed medical examinations.

#### **Family Allowance Benefits**

**Family allowances:** 300 ouguiyas a month for each child.

**Prenatal allowance:** 240 ouguiyas for each month of pregnancy. The allowance is paid in three installments.

**Birth grant:** A lump sum of 2,880 ouguiyas for each of the first three births.

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

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Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living and the financial resources of the National Social Security Fund. (The last adjustment was made in 1992.)

### ***Administrative Organization***

Ministry of Civil Service and Employment provides general supervision.

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