

## São Tomé and Príncipe

Exchange rate: US\$1.00 equals  
9,192.70 dobras.

Note: This information is from 1993.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security).

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

#### Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Domestic workers.

Voluntary coverage for the self-employed.

#### Source of Funds

**Insured person:** 4% of gross earnings.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

**Self-employed person:** The voluntary contribution of 7.5% of declared earnings. (The declared earnings are chosen by the self-employed person from among six earnings classes.)

Voluntary contributions finance old-age, disability, and survivor benefits only.

**Employer:** 6% of gross payroll.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

**Government:** None.

The above contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 62 (men) or 57 (women) with 120 months of contributions.

Retirement is not necessary.

Deferred pension: A deferred pension is possible.

**Disability pension:** A permanent incapacity for all work or at least a 2/3 incapacity for usual work, with at least 60 months of contributions.

**Survivor pension:** The deceased was a pensioner or was eligible for a pension at the time of death with at least 60 months of recorded earnings.

**Funeral grant:** The deceased had at least 12 months of contributions or was a pensioner.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 35% of the insured's average monthly earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage beyond 10 years up to 25 years, plus 2% for each year of coverage beyond 25 years. Pensions are paid monthly.

Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.

The minimum pension is 30% of the national minimum wage.

Benefit adjustment: Benefits are indexed to wage increases.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 30% of the insured's average monthly earnings in the best 5 years out of the last 10, plus 1% for each year of coverage beyond 10 years up to 25 years, plus 2% for each year of coverage beyond 25 years. At the normal retirement age, the disability pension is replaced by the old-age pension.

Benefits are paid monthly.

The minimum pension is 30% of the legal minimum wage.

Constant-attendance allowance: Equal to 20% of the pension.

Benefit adjustment: Benefits are indexed to wage increases.

#### Survivor Benefits

**Survivor pension:** 60% of the monthly pension paid or accrued to the deceased is payable for one dependent survivor; 80% for two; 100% for three or more.

The widow(er)'s pension ceases on remarriage.

**Funeral grant:** A lump sum equal to the cost of the funeral.

#### Administrative Organization

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

National Institute of Social Security administers the program.

#### Sickness and Maternity

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system. Cash benefits only.

Medical care is provided under the public health program.

### Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and domestic workers.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

### Qualifying Conditions

**Cash sickness benefits:** Must have 3 months of insurance coverage with 60 days of paid contributions immediately before the onset of incapacity or 3 months of paid contributions if the insured had not contributed in the 12 months before the onset of incapacity.

**Cash maternity benefits:** Must have 360 days of insurance coverage and at least 10 months of paid contributions before the expected date of childbirth.

**Special leave:** Awarded to a parent to provide care for a sick child younger than age 3 or a disabled child of any age. Must have 3 months of insurance coverage with 60 days of contributions immediately before the onset of incapacity.

### Sickness and Maternity Benefits

**Sickness benefit:** The benefit is equal to 60% of the insured's average daily earnings in the last 2 months. The benefit is payable after a 3-day waiting period for up to 360 days.

**Maternity benefit:** The benefit is equal to 100% of the insured's average daily earnings in the last 12 months. The benefit is payable for 30 days before and 30 days (45 days for multiple childbirths) after the expected date of childbirth.

**Special leave:** The benefit is equal to 60% of the insured's average daily earnings in the last 2 months. The benefit is payable without a waiting period for up to 360 days; the benefit is renewable for a further 180 days for the same child 12 months after the end of the first benefit period.

### Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

### Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

### Administrative Organization

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

National Institute of Social Security administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security).

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

#### Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

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

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### Temporary Disability Benefits

The benefit is equal to 100% of the insured's average daily earnings in the 2 months before the onset of disability for the first 30 days and 90% of average earnings from the 31st day up to the 360th day; thereafter, 75% of average earnings.

The maximum duration is 24 months.

### ***Permanent Disability Benefits***

**Permanent disability pension:** The pension is equal to 50% of the insured's average monthly earnings in the best 5 years out of the last 10 years, plus 2% for each year of coverage beyond 25 years.

The minimum pension is equal to 30% of the legal minimum wage.

### ***Workers' Medical Benefits***

No statutory benefits are provided.

Medical care is provided under the public health program.

### ***Survivor Benefits***

**Survivor pension:** 60% of the monthly permanent disability pension paid or accrued to the deceased is payable for one dependent; 80% for two; 100% for three or more.

The widow(er)'s pension ceases on remarriage.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

**Funeral grant:** A lump sum equal to the cost of the funeral.

### ***Administrative Organization***

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

National Institute of Social Security administers the program.