

## Côte d'Ivoire

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1999 (social insurance), with 2000 amendment.

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

#### Coverage

Employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.2% of gross earnings.

In the absence of a reciprocal agreement, the contributions of a foreign insured person may be reimbursed as a lump sum if the insured has less than 3 years of contributions at the time of leaving the country.

The maximum monthly earnings for contribution purposes are equal to 45 times the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

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

**Employer:** 4.8% of gross payroll.

The maximum monthly earnings for contribution purposes are equal to 45 times the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 with 15 years of contributions. Retirement from covered employment is necessary.

Early pension: A reduced pension is payable from age 50.

If the insured has insufficient years of contributions to qualify for the pension at retirement age, he or she can buy up to 24 months' contributions in order to meet the contribution conditions and can also continue working for up to 5 years after age 55.

The pension is payable abroad.

**Old-age allowance:** Ineligible for the old-age pension at age 55 with at least 3 years of employment.

**Disability pension:** Permanently incapable of any work with 15 years of contributions.

**Survivor pension:** The insured was a pensioner or met the qualifying conditions for a pension at the time of death.

The pension is payable to a widow(er) who was married to the deceased for at least 2 years and to full orphans younger than age 17 (age 19 if an apprentice, age 22 if a student or disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 1.33% of the insured's average earnings in the 10 best years times the number of years of paid and credited insurance coverage before January 1, 2000, plus 1.70% of the insured's average earnings for each year of coverage after this date.

The minimum pension is equal to 50% of the monthly legal minimum wage. The monthly legal minimum wage is 36,607 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 10 best years.

Early pension: The pension is reduced by 5% for each year that the pension is taken before age 55.

Child supplement: 10% of the insured's pension is paid for each child younger than age 16, up to a maximum of 30%.

The pension is paid quarterly.

Benefit adjustment: Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

**Old-age allowance:** A lump sum based on average earnings and years of insurance coverage.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 1.33% of the insured's average earnings in the 10 best years times the number of years of paid and credited insurance coverage before January 1, 2000, plus 1.70% of the insured's average earnings for each year of coverage after this date.

Child supplement: 10% of the insured's pension is paid for each child younger than age 16, up to a maximum of 30%.

The pension is paid quarterly.

Benefit adjustment: Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

**Full orphan's pension:** Each receives 20% of the deceased's pension.

The total full orphan's pension must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

The pension is paid quarterly.

**Benefit adjustment:** Pensions are adjusted according to changes in the average salary, depending on the financial resources of the system.

### **Administrative Organization**

Ministry of Solidarity, Social Security, and the Disabled (<http://www.msssh.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance provides financial supervision.

Managed by a tripartite board, the unitary Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

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### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1999 (social insurance), with 2000 amendment.

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

#### **Coverage**

Employed women, including temporary, fixed-term, or daily employed women in the public sector.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 0.75% of gross payroll.

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

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**Government:** None; contributes as an employer for public-sector employed women who are not civil servants.

#### **Qualifying Conditions**

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

**Cash maternity benefits:** Three months of insured employment.

#### **Sickness and Maternity Benefits**

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

**Maternity benefit:** The monthly benefit is equal to 100% of the insured's last earnings. The benefit is payable for 6 weeks

before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

### **Workers' Medical Benefits**

Medical care is provided by community health centers of the National Social Insurance Fund.

Employers must provide medical services for their workers.

Salaried pregnant women have access to free medical care provided through public hospitals or can receive 5,000 CFA francs toward the cost of childbirth in a private clinic or other establishment. From the third month of pregnancy, the cost of medical care and medicines are reimbursed.

### **Dependents' Medical Benefits**

Health care is provided to children at community health centers managed by the National Social Insurance Fund.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1957.

**Current law:** 1999 (social insurance), with 2000 amendment.

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

#### **Coverage**

Employed persons, seamen, members of cooperatives, nonsalaried managers of cooperatives and their assistants, chairmen and managing directors of certain companies, apprentices, technical college students, and convicted persons working in prison workshops.

Voluntary coverage for self-employed persons for all work injury benefits except temporary disability benefit.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Voluntary contributions, according to the assessed degree of risk.

**Employer:** 2% to 5% of gross payroll, according to the assessed degree of risk.

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

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**Government:** None.

### **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 50% of the insured's earnings at the onset of disability for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, the pension is equal to 100% of the insured's annual earnings.

**Partial disability:** The pension is equal to a percentage of the insured's annual earnings according to the assessed degree of disability.

The minimum earnings for benefit calculation purposes are the legal minimum monthly wage. The monthly legal minimum wage is 36,607 CFA francs.

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

Pensions are paid monthly if the assessed degree of disability is 75% or more; quarterly or yearly if the assessed degree of disability is less than 10%.

The pension may be partially paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is more than 10%; the total remaining pension may be paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is 10% or less.

**Benefit adjustment:** Pensions are adjusted annually according to changes in the average salary, depending on the financial resources of the system.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** The annual pension is equal to 30% of the deceased's annual earnings. The widow(er) must have been married to the deceased before the onset of the deceased's disability. If there is more than one widow, the pension is split equally among them.

If the widow(er) has no eligible dependent child, the survivor pension ceases on remarriage and a lump sum is paid.

**Remarriage allowance:** A lump sum equal to 3 years' pension.

**Orphan's pension:** The annual pension is equal to 15% of the deceased's annual earnings for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** Parents and grandparents each receive 10% of the deceased's earnings, up to a maximum of 30% of the deceased's earnings.

The total survivor pension must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

**Funeral grant:** A lump sum covering the cost of burial.

**Benefit adjustment:** Pensions are adjusted annually according to changes in the average salary, depending on the financial resources of the system.

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### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1999 (social insurance), with 2000 amendment.

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

#### **Coverage**

Employees with one or more children.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 5% of gross payroll.

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

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** Paid for a child older than 12 months and younger than age 14 (age 19 if an apprentice, age 22 if a student or disabled). The parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month; the widow of an insured person.

**Prenatal allowance:** The insured must undergo three prescribed medical examinations during the pregnancy.

**Birth grant:** Paid for children born in the insured's first marriage. If the insured's first spouse dies, a child born in the insured's second marriage may be eligible. The grant is payable for three births only. Must undergo prescribed medical examinations.

**Maternity allowance:** The child must undergo prescribed medical examinations when aged 2 months, 4 months, 6 months, 8 months, and 12 months.

### **Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month for each child. The allowance is paid quarterly.

**Prenatal allowance:** The allowance is 13,500 CFA francs and is paid in three installments, with each one preceded by a medical examination.

**Birth grant:** A lump sum of 18,000 CFA francs on the birth of each of the first three children.

**Maternity allowance:** 18,000 CFA francs is paid in three installments: 9,000 CFA francs at childbirth, 4,500 CFA francs when the child is 6 months old, and 4,500 CFA francs when the child is 12 months old.

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