

Central African Republic

Exchange rate: US\$1.00 equals
493.54 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 other government contract workers, members of public or local authorities, students in professional schools, trainees, and apprentices.

Exclusions: Agricultural workers and temporary or occasional workers.

Voluntary coverage for the self-employed.

Source of Funds

Insured person: 2% of gross earnings.

Self-employed person: Voluntary coverage 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) and registered with the fund for at least 20 years with 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 ineligible for the old-age pension.

Disability pension: A loss of 2/3 of earning capacity and registered with the fund for at least 5 years with 6 months of contributions in the year before the onset of disability (conditions are waived for currently employed persons if the disability is a result of a nonoccupational accident). The pension is payable 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 did not meet the requirements for a pension.

Eligible survivors are a widow aged 50 or older (aged 45 if prematurely aged) or aged 30 or older if caring for a child or disabled, 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% for each 12-month period of contributions beyond 240 months.

The minimum pension is 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 equal to 1 month's average earnings for each 12-month period of insurance 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 240 months. The insured is credited with 6 months of coverage for each year that a claim is made before age 55.

The disability pension is replaced by an old-age pension of the same amount at the normal retirement age.

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

Benefits are paid quarterly.

Survivor Benefits

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

The pension ceases on remarriage.

Orphan's pension: A total amount equal to 50% of the deceased's pension is payable for all eligible orphans; 100% in the case of full orphans.

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

Pensions are paid quarterly.

Survivor settlement: A lump sum equal to 1 month's old-age pension is paid for each 6 months 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: Six 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: 50% of the insured's daily earnings is payable for up to 8 weeks before and 6 weeks after (9 weeks in case of complications) the expected date of childbirth.

Workers' Medical Benefits

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

Some health services are provided free during the maternity leave.

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health care is provided 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 the self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross 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 onset of disability for the first 28 days of disability; thereafter, 66.6% of average daily earnings. The benefit is payable from the day after 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 100% of the insured's average monthly earnings, up to a ceiling.

Partial disability: 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 above 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 payable 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.

The total survivor pension 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

Employees and social insurance beneficiaries.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of gross payroll.

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

The employer 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: Must undergo regular medical examinations, as specified in law.

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

Family Allowance Benefits

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

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

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

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

Administrative Organization

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

Central African Social Security Office administers the program.