

Mauritania

Exchange rate: US\$1.00 equals 271 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 covered earnings.

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

Self-employed person: Not applicable.

Employer: 2% of covered monthly payroll.

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

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 60 (men) or age 55 (women) with at least 20 years of 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: Paid at age 60 (men) or age 55 (women) if the insured does not meet the qualifying conditions for a pension.

Disability pension: Paid if the insured is assessed with a permanent loss of at least 2/3 of earning capacity and has at least 5 years of 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: Paid 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 coverage at the time of death.

Survivor settlement: Paid 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 the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of coverage exceeding 180 months up to a maximum of 80%.

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

The minimum pension is equal to 60% of the highest regional minimum wage.

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

Old-age settlement: A lump sum is paid equal to 1 month's wages for each year of 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 the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of coverage beyond 180 months up to a maximum of 80%. For each year that a claim is made before age 60 (men) or age 55 (women), the insured is credited with a 6-month coverage period.

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

The minimum pension is equal to 60% of the highest regional minimum wage.

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

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the

financial resources of the National Social Security Fund. (The last adjustment was made in January 1998.)

Survivor Benefits

Survivor pension: The widow(er) receives 50% of the deceased's pension.

Orphan's pension: Each eligible orphan receives 25% of the deceased's pension; 40% for each full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

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

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on 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 only.

Coverage

Cash sickness benefits: No statutory benefits are provided.

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 covered monthly payroll.

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

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

The employer contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 12 months of coverage and 54 days or 360 hours 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 the insured's average daily earnings in the 3 calendar months before work ceased. The benefit is paid 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 health and welfare services are also provided to mothers and children 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 (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.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered 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.

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.

Temporary Disability Benefits

The benefit is equal to 2/3 of the insured's average daily earnings. The benefit is paid from the day after the disability began 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 the insured is assessed as totally disabled, the pension is equal to 85% of the insured's 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: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum is paid equal to 3 years' pension.

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

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: A widow or a disabled widower receives 20% of the deceased's average monthly earnings.

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

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average monthly earnings.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum is paid equal to 30 days' of the deceased's 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

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of covered monthly payroll.

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

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

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: The mother must undergo prescribed medical examinations.

Birth grant: The mother and child must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month is paid for each child.

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

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

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

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on 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.