

Gabon

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

Note: This information is from 1997.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current laws: 1975 and 1976.

Type of program: Social insurance system.

Coverage

Employed persons.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: 2.5% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Self-employed person: Not applicable.

Employer: 5% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Old-age pension: Age 55; age 50 if prematurely aged, with 20 years of insurance coverage including 120 months of contributions during the last 20 years. Retirement from paid employment is necessary.

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

Foreign workers who permanently leave the country may have their contributions reimbursed.

Old-age settlement: At the normal retirement age, the insured is ineligible for the old-age pension.

Disability pension: A loss of 2/3 earning capacity with 5 years of insurance coverage including 30 months of contributions in the 5 years before the onset of disability. The qualifying conditions are waived for currently employed workers who are disabled as the result of a nonoccupational accident.

Survivor pension: The deceased had 120 months of contributions, met the contribution conditions for a pension, or was a pensioner at the time of death.

Survivor settlement: The deceased was ineligible for an old-age or disability pension.

Eligible survivors are a nonworking or disabled widow or a dependent disabled widower and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) before retirement, plus 1% of earnings for each 12-month period of contributions beyond 240 months.

The minimum pension is 85% of the legal minimum wage.

The maximum pension is 85% of the insured's average earnings used to calculate the pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement: A lump sum equal to 50% of the insured's average monthly earnings for each 6-month period of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 60% of the old-age pension that the insured would have been entitled to if he or she had worked until age 55. The disability pension is replaced by an old-age pension of the same amount at retirement age.

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

If assessed as 100% disabled, the pension is paid monthly; otherwise, pensions are paid quarterly. If assessed as at least 75% disabled, the insured can request a monthly payment.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's old-age pension.

If there is more than one widow, the pension is split equally among them.

A widow who has at least one child and is ineligible for the widow's pension receives 35% of the deceased's old-age pension.

Orphan's pension: Each receives 20% of the deceased's pension; 35% for each full orphan.

The total survivor pension must not exceed 85% of the deceased's pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement: A lump sum equal to 100% of the deceased's monthly old-age pension is paid for each 6-month period of contributions.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1975 (maternity) and 1976 (medicines).

Type of program: Social insurance system. Maternity and medical benefits only.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women.

Medical benefits: Employed persons and their dependents.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross payroll for medicines, 1.5% for hospitalization, and 0.6% for medical examinations. (Cash maternity benefits are financed by employer contributions made under Family Allowances, below.)

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Cash maternity benefits: Women in insured employment for at least 4 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is equal to 50% of the insured's last monthly earnings. The benefit is payable for up to 6 weeks before and 8 weeks (10 weeks in the case of multiple childbirths, 11 weeks in the case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Benefits include hospitalization, inpatient and outpatient treatment, and medicines.

Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments.

The 1962 labor code requires employers to provide certain medical services.

Maternity medical care is free.

Cost sharing: The insured contributes 1,500 CFA francs for each consultation with a doctor and 15% to 20% of the cost of hospitalization according to the insured's income (insured persons with income less than the legal minimum wage are exempt).

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students; certain categories of self-employed persons; and convicted persons working in prison workshops.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

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 100% of the insured's daily earnings in the 30 days before the onset of disability. 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 equal to 100% of average earnings.

Partial disability: The pension is equal to average earnings 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%. A lump sum is payable for an assessed degree of disability of 10% or less.

Constant-attendance allowance: Equal to 40% of the pension. If assessed as 100% disabled, the pension is paid monthly;

otherwise, pensions are paid quarterly. If assessed as at least 75% disabled, the insured can request a monthly payment.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's earnings. The pension is payable to a widow(er).

A widow who has at least one child and is ineligible for the widow's pension receives 35% of the deceased's pension.

Orphan's pension: Each receives 20% of the deceased's earnings; 35% for each full orphan.

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

The total survivor pension must not exceed 85% of the deceased's earnings.

Survivor settlement: In the absence of survivors eligible for a pension, a lump sum equal to 6 months of the deceased's earnings is payable to the nearest relative.

Funeral grant: A lump sum covering the cost of the burial is payable, up to a maximum of 8 times the deceased's average monthly earnings.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1975.

Type of program: Employment-related system.

Coverage

Employed persons with children and old-age pensioners caring for a child who was born before the pensioner retired.

Special systems for civil servants, military personnel, the self-employed, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of gross payroll. (The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.)

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have had 4 consecutive months of employment and be currently working 20 days a month or be an old-age pensioner or an unmarried widow of a former beneficiary.

School allowances: Payable to dependent primary, secondary, or technical school students.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 3,000 CFA francs a month for each child.

School allowances: 10,000 CFA francs a year to dependent primary, secondary, or technical school students.

Prenatal allowance: 13,500 CFA francs. The allowance is paid in two installments.

Birth grant: A lump sum of 8,000 CFA francs for each birth and 45,000 CFA francs for the purchase of clothing and other necessities (layette) for a newborn child.

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

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.