

Sierra Leone

Exchange rate: US\$1.00 equals 2,847 leones.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2001 (social security).

Type of program: Social insurance system.

Coverage

All employees in the public and private sectors.

Voluntary coverage for the self-employed and for insured persons who leave insured employment.

Source of Funds

Insured person: 5% of monthly salary; voluntary contributors pay 15% of monthly income.

Self-employed person: 15% of monthly income.

Employer: 10% of monthly payroll.

Government: None; contributes on behalf of government employees.

Qualifying Conditions

Old-age pension: Age 60 (men and women) with at least 180 months of contributions. Employment must cease.

Early pension: From age 55 with at least 180 months of contributions.

Deferred pension: A deferred pension is possible.

Old age gratuity: Payable to each person who is entitled to an old-age pension on retirement.

Retirement grant: Payable from age 55 if the insured does not meet the qualifying conditions for an old-age pension.

Disability pension: The insured is permanently and totally incapable of further employment and younger than age 60 with at least 5 years of contributions, including 12 months of paid contributions in the 3 years before the onset of disability, or has at least 180 months of contributions.

The disability is assessed by a medical board consisting of three persons appointed by the board.

Disability grant: The insured is permanently and totally incapable of further employment and does not meet the qualifying conditions for a disability pension.

Survivor pension: The deceased met the qualifying conditions, was receiving an old-age or disability pension, or had at least 5 years of contributions, including 12 months of paid contributions in the 3 years before the date of death.

Eligible survivors are the widow(er), dependent children younger than age 18 (age 23 if in full-time education, no limit if disabled), and parents.

Survivor grant: The deceased did not meet the qualifying conditions for a pension.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings for the first 15 years of coverage, plus 2% of the insured's average monthly earnings for each additional 12-month coverage period.

Periods of employment before the introduction of the new scheme may be credited.

The minimum pension is at least equal to 50% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Early pension: The pension is reduced by 4% for each year that the pension is taken before age 60.

Deferred pension: The maximum number of insurable years is 40.

Old-age gratuity: A lump sum equal to 12 months' pension is payable to each old-age pensioner on retirement.

Retirement grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings for the first 15 years of coverage, plus 2% of the insured's average monthly earnings for each additional 12-month period of coverage. A 6-month insurance coverage period is credited for each year that a claim is made before age 60.

The minimum disability pension is equal to at least 50% of the national minimum wage.

Disability grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 40% of the deceased's pension is payable to a widow(er). If there is more than one widow, the pension is split equally among them.

The survivor pension ceases if a widow(er) remarries or cohabits.

Orphan's pension: A maximum of 60% of the deceased's pension is payable for orphans.

Parent's pension (in the absence of other eligible survivors): A lump sum equal to 12 months' survivor pension is payable to a parent who is employed or receiving a pension; 24 months' survivor pension is payable to a parent who is not employed or receiving a pension.

The maximum survivor pension is 100% of the old-age pension or disability pension that the deceased was or would have been entitled to at the time of death.

Survivor grant: The grant is equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions.

Benefit adjustment: Pensions are adjusted periodically according to wages, depending on the financial resources of the system.

Administrative Organization

National Social Security and Insurance Trust (<http://www.nassitsl.org>) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Employers provide medical care for employees and their dependents through collective agreements.

Note: This information is from 1997.

Work Injury

Regulatory Framework

First law: 1939.

Current law: 1960 (workmen's compensation), with 1962, 1969, 1971 amendments.

Type of program: Employer-liability system, normally involving compulsory insurance with a private carrier.

Note: This information is from 1997.

Coverage

Employed persons.

Exclusions: Agricultural employees working on plantations with fewer than 25 workers, domestic servants, casual workers, home workers, and family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost, met through direct provision of benefits or the payment of insurance premiums.

Government: An approved annual contribution.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 2/3 of earnings. The benefit is payable after a 3-day waiting period for up to 96 months.

The benefit may be paid as a lump sum, calculated according to the expected duration of entitlement.

Permanent Disability Benefits

If totally disabled, a lump sum equal to 48 months' earnings.

Constant-attendance allowance: Up to 25% of the permanent disability benefit.

Partial disability: A percentage of 56 months' earnings up to a ceiling, according to the assessed degree of disability.

Workers' Medical Benefits

Medical benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; and the cost of transportation, up to a maximum.

Survivor Benefits

Survivor benefit: A lump sum equal to 42 months of the deceased's earnings (minus any disability benefits paid) is payable to the deceased's dependents; partial dependents may receive a reduced benefit.

Funeral grant (in the absence of eligible survivors): A lump sum covering the cost of the burial, up to a maximum.

Administrative Organization

Ministry of Labor, Industrial Relations, and Social Security.

Ministry of Social Welfare, Gender, and Children's Affairs.

Employers may insure against liability with private insurance companies.