

Guinea

Exchange rate: US\$1.00 equals 5,640 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers, apprentices, interns, and students at technical schools.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 2.5% of covered earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The legal monthly minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The legal monthly minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 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 employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if unable to work) with at least 15 years of contributions. Retirement from gainful employment is necessary.

Early pension: Paid from age 50.

Old-age allowance: Age 50 with at least 12 months' coverage but does not satisfy the qualifying conditions for the old-age pension.

Old-age benefits are not payable abroad.

Disability pension: The insured must be assessed with a loss of at least 2/3 of working or earning capacity, be ineligible for the early pension, and have at least 5 years of contributions (the contribution qualifying condition is waived for currently employed workers if the disability is the result of an accident).

The disability pension is not payable abroad.

Survivor pension: Paid if the deceased was a pensioner or in insured employment with at least 15 years of coverage at the time of death.

Eligible survivors are widow(er)s who were married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Funeral grant: Paid to an eligible survivor. In the absence of an eligible survivor, the grant is paid to the person who is responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: The pension is equal to 2% of the insured's average earnings in the last 3 or 5 years (whichever is higher) times the number of years of coverage (some periods of incapacity are credited).

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum number of years of coverage for benefit calculation purposes is 30.

Early pension: The pension is reduced by between 5% and 10% for each year that the pension is received before age 55.

Pensions are paid quarterly.

The combined receipt of the old-age pension with the work injury permanent disability pension is allowed.

Old-age allowance: A lump sum is paid equal to the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) times the number of years of coverage.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Permanent Disability Benefits

Disability pension: If the insured is assessed as totally disabled, the pension is equal to 100% of the insured's annual average earnings.

Partial disability: The pension is equal to 40% of the insured's annual average earnings if the insured is able to partially perform any suitable work.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Constant-attendance supplement: Equal to 20% of the insured's pension.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Survivor Benefits

Survivor pension: A widow(er) receives 50% of the pension paid or payable to the deceased. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage or if cohabiting.

Orphan's pension: Each eligible orphan receives 10% of the pension paid or payable to the deceased; 20% for each full orphan. Full orphans also receive the survivor pension.

All survivor benefits combined must not exceed 100% of the pension paid or payable to the deceased; otherwise, the pensions are reduced proportionately.

Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

Funeral grant: A lump sum is paid equal to 90 days of the deceased's daily wage but no greater than three times the deceased's monthly earnings for contribution purposes.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 2.5% of covered earnings for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Self-employed person: Not applicable.

Employer: 4% of covered payroll for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 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 employees who are not civil servants.

Qualifying Conditions

Cash sickness and medical benefits: The insured must have at least 3 months of insured employment with at least 18 days or 120 hours of work a month.

Cash maternity benefits: The woman must be in insured employment.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 100% of the insured's average earnings in the last 3 months before the leave period starts (the labor code requires the employer to pay 50% of the cost). The benefit is paid after an 8-day waiting period for up to 13 weeks; may be extended to 26 weeks if the insured has at least 1 year of coverage with 250 days of employment in the last 12 months. (The labor code requires the employer to pay full wages during the waiting period.)

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum duration of benefits is 1 year for a permanent incapacity.

Maternity benefit: The benefit is equal to 100% of the insured's average earnings in the 3 months before the leave period starts (the labor code requires the employer to pay 50% of the cost). The benefit is paid for up to 6 weeks before and 8 weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births and up to 12 weeks after childbirth in case of complications.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Workers' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

Dependents' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

Eligible dependents are the spouse and children younger than age 17 (age 21 if a student or disabled).

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers, domestic workers, apprentices, interns, and students at technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 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 employees who are not civil servants.

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 daily benefit is equal to 50% of the insured's average daily wage in the month before the disability began for the first 28 days; thereafter, 2/3 of the average daily wage. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Benefits are paid monthly.

Benefit adjustment: Benefits may be adjusted if the incapacity lasts more than 1 month.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the pension is equal to 70% of the insured's average earnings in the 12 months before the disability began.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; the pension is paid as a lump sum if the assessed degree of disability is 1% to 14%.

Pensions are paid quarterly.

The combined receipt of the permanent disability pension with the old-age pension is allowed.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 1992.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The widow(er) receives 30% of the deceased's average earnings in the last 12 months before the disability began. The surviving spouse must have been married to the deceased before the deceased became disabled. If there is more than one eligible widow, the pension is split equally among them.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The pension ceases on remarriage or if cohabiting, and a lump sum is paid.

Remarriage settlement: A lump sum is paid equal to 3 years' pension.

Orphan's pension: Each orphan younger than age 17 (age 21 if a student) receives 15% of the deceased's earnings; 20% for each full orphan.

Dependent relative's pension: Each receives 10% of the deceased's earnings, up to a maximum of 20%.

All survivor benefits combined must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Funeral grant: Funeral costs are reimbursed up to a maximum of 1/4 of the legal monthly minimum wage. The legal monthly minimum wage is 75,000 francs.

Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 1992.)

Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of covered payroll.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

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.

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

Qualifying Conditions

Family allowances: The child must be younger than age 17. The parent must have at least 3 months of insured employment with at least 18 days or 120 hours of employment a month; a social insurance beneficiary.

Family Allowance Benefits

Family allowances: 1,500 francs a month is paid for each child, up to a maximum of 10 children.

Benefits are paid quarterly.

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Benefit adjustment: Benefits are adjusted periodically. (The last adjustment was made in 1992.)

Administrative Organization

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Managed by an administrative council, the National Social Security Fund administers the program.