

Benin

Exchange rate: U.S.\$1.00 equals
628.89 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970.

Current law: 2003.

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for public-sector employees.

Special system for informal economy workers.

Voluntary provident fund for citizens working abroad.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 6.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with 180 months of contributions. Retirement from gainful employment is necessary.

Disability pension: A loss of 2/3 of earning capacity with 60 months of insurance and 6 months of contributions in the 12 months preceding the onset of disability.

Survivor pension: The insured was a pensioner or met the pension requirements at the time of death or had 180 months of insurance coverage.

All pensions are payable abroad if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings during the last 10 years. An increment of 2% is paid for every year of insurance coverage beyond 15 years.

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

The maximum pension is 60% of average monthly earnings.

Old-age settlement: If ineligible for an old-age pension at age 55 but with at least 12 months of contributions, the settlement is equal to 1 month's wages for each year of insurance coverage.

Benefit adjustment: Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings during the last 10 years. For each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period. An increment of 2% is paid for every 12-month period of insurance coverage beyond 180 months.

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

The maximum pension is 60% of average monthly earnings.

Constant-attendance supplement: 40% of the pension.

Benefit adjustment: Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 40% of the insured's pension is paid to a widow. The pension is also payable to a dependent disabled widower if married at least 1 year before the death of the spouse.

Orphan's pension: 20% of the insured's pension for one orphan; 40% for two or more orphans; 30% for a full orphan who is a single child.

The maximum survivor pension is 80% of the insured's pension.

Survivor settlement: If the insured person failed to meet the qualifying conditions for a pension, 1 month of the insured's accrued pension for each 6-month period of insurance coverage. In the absence of an eligible spouse or orphans, the settlement is paid to the insured's parents.

Benefit adjustment: Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1998.

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

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: 0.2% of payroll.

Government: None.

Qualifying Conditions

Maternity benefit: Six months of covered employment.

Sickness and Maternity Benefits

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

Maternity benefit: 100% of earnings (the employer pays half). The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of health and medical services for employees.)

Dependents' Medical Benefits

The insured's spouse and dependent children receive the same benefits as the insured according to the labor code. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 2003.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, students at technical schools, and members and nonsalaried managers of cooperatives.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to the assessed risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

2/3 of the insured's daily earnings, payable from the day after the onset of disability until full recovery or death. The maximum duration of benefit is 12 months.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

Constant-attendance supplement: 40% of earnings.

Disability allowance: A lump sum for an assessed degree of disability of less than 20%.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the insured's annual earnings is payable to a widow or a dependent disabled widower.

Orphan's pension: 15% of the insured's earnings each for the first and second orphan and 10% for each additional orphan.

Dependent parents and grandparents: 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's annual earnings.

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2003.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 8.8% of payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must be under age 15 (age 21 if an apprentice, a student, or disabled). The parent must either have 6 months of employment and be currently working at least 18 days a month or be a social insurance beneficiary (or a widow of a beneficiary).

Prenatal allowance: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child, payable from the date of birth.

Prenatal allowance: 1,500 CFA francs a month for 9 months.

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

Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.