

Congo (Kinshasa)

Exchange rate: U.S.\$1.00 equals
372.50 Congolese francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1961 (1988 social security code, not implemented).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, casual workers, and some categories of boat workers.

Voluntary coverage for nonemployed persons who have at least 5 years of covered employment and who request to be covered within the 6-month period after the cessation of paid employment.

Special system for public-sector employees.

Source of Funds

Insured person: 3.5% of earnings; the voluntarily insured contribute 7% of the most recent 6 months' covered earnings, according to three wage classes.

Employer: 3.5% of payroll.

Government: Annual subsidy up to a legally set fixed amount.

Qualifying Conditions

Old-age pension: Age 65 (men) or 60 (women); age 55 (men and women) if prematurely aged, with 60 months of insurance coverage in the last 10 years. Retirement from paid employment is necessary.

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

Old-age settlement: The insured person does not meet the qualifying conditions for an old-age pension. The settlement is payable from age 58. Retirement from paid employment is necessary.

Disability pension: A loss of 2/3 of earning capacity with 36 months of insurance coverage in the last 5 years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: The insured person met the pension requirements or was a pensioner at the time of death.

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

Old-Age Benefits

Old-age pension: An annual benefit of 1/60 of average monthly covered earnings times the number of months of insurance coverage.

The minimum pension is 50% of the legal minimum wage.

Old-age settlement: A lump sum equal to 10 times the annual pension, based on the number of complete years of insurance coverage.

The minimum settlement must not be less than 50% of the minimum pension.

Benefit adjustment: Pensions are indexed to changes in wages.

Permanent Disability Benefits

Disability pension: An annual benefit of 1/60 of average monthly covered earnings times the number of months of insurance coverage.

The minimum pension is 50% of the legal minimum wage.

Benefit adjustment: Pensions are indexed to changes in wages.

Survivor Benefits

Survivor pension: 40% of the insured's pension is payable to a widow aged 50 or older or disabled. The pension is also payable to a dependent disabled widower.

Survivor grant: If the insured person did not meet the qualifying conditions for a pension, a lump sum equal to 12 months of the insured's pension.

Orphan's pension: A lump sum equal to 25% of the survivor grant for each orphan under age 16 (age 25 if a student; no limit if disabled); 50% for each full orphan.

The maximum orphan's pension is 100% of the survivor grant.

Benefit adjustment: Pensions are indexed to changes in wages.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

Managed by an administrative council and a management committee, the National Social Security Institute administers the program through 8 central directorates, 4 urban directorates in Kinshasa, 10 provincial directorates, and 15 district bureaus.

Sickness and Maternity

Regulatory Framework

Sickness benefits: There are no statutory benefits. (The labor code requires employers to pay 2/3 of wages, plus family allowances.)

Maternity benefits: There are no statutory benefits. (The labor code requires employers to pay 14 weeks of maternity leave.)

The labor code requires employers to provide medical care for workers and their dependents.

Medical care is available in government hospitals and dispensaries and in the medical facilities of the National Social Security Institute to old-age pensioners and disability pensioners and their dependents.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 1961.

Type of program: Social insurance system.

Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

Source of Funds

Insured person: None.

Employer: 1.5% of payroll. (The contribution may increase for a higher assessed degree of risk.)

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Two-thirds of average daily earnings during the 3 months preceding the onset of disability, plus family allowances where applicable, if at least 60% disabled. The benefit is payable from the day after the onset of disability or the onset of an occupational illness until full recovery or certification of permanent disability.

The benefit is reduced during periods of hospitalization if there are no dependents.

Permanent Disability Benefits

Permanent disability pension: 85% of average monthly earnings during the 3 months preceding the onset of disability, if totally disabled.

Constant-attendance supplement: 50% of the pension.

Partial disability: A percentage of the full pension according to

the assessed degree of disability. If the assessed degree of disability is less than 15%, the benefit is paid as a lump sum equal to 3 times the annual pension.

Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

Survivor Benefits

Survivor pension: 20% of the insured's permanent disability pension, payable to a widow at any age or to a dependent disabled widower.

Remarriage settlement: If the widow(er) remarries, a lump sum equal to 12 months' pension is paid.

Orphan's pension: 15% of the insured's permanent disability pension for each orphan under age 16 (age 25 if a student; no limit if disabled).

The maximum survivor pension is 100% of the insured's permanent disability pension.

Funeral grant: A lump sum equal to 90 days' legal minimum wage.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1951.

Current law: 1961.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with one or more children, only in Katanga province.

The labor code requires employers to provide family benefits to workers in all provinces except Katanga.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

Qualifying Conditions

Family allowances: The child must be under age 16 (age 25 if a student; no limit if disabled).

Family Allowance Benefits

Family allowances: 10% of the legal minimum wage for each child.

Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers the program in Katanga province.