

Senegal

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, seasonal workers, and day workers.

Voluntary coverage for previously covered employees older than age 39 with at least 5 years of contributions.

Special system for civil servants.

Source of Funds

Insured person: 5.6% of gross monthly earnings; managers contribute a supplementary 2.4% of gross monthly earnings on earnings greater than 210,000 CFA francs.

The maximum monthly earnings for contribution purposes are 210,000 CFA francs; the maximum monthly earnings for contribution purposes for managers are 630,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8.4% of monthly payroll (plus a supplementary 3.6% of gross monthly earnings on managers' earnings greater than 210,000 CFA francs).

The maximum monthly earnings for contribution purpose are 210,000 CFA francs; the maximum monthly earnings for managers are 630,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (age 60 for managers) according to a point system. Retirement from employment is necessary.

The number of points awarded each month is based on the value of total contributions divided by the reference salary. The reference salary is defined annually by the Social Insurance Institute for Old-Age Pensions.

The minimum number of points required for a pension is 400.

Additional points are credited for periods of employment before the implementation of the current program if the insured worked for at least 10 years before or after the program began and has at least 1 year of contributions and also for certain periods of incapacity for work.

Child supplement: Additional contribution points are credited for each dependent child younger than age 18, up to a maximum of three children.

Early pension: A reduced pension is payable from age 53.

Means-tested allowance: An allowance is payable from age 55 to persons born before 1922 who are ineligible for the old-age pension and have at least 5 years of employment as a domestic worker.

Disability pension: No statutory benefits are provided.

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

Eligible survivors are a widow who is aged 50 or older or caring for two dependent children younger than age 18 and who was married to the deceased at least 2 years before he died; a widower aged 55 or older (age 53 if disabled) who was married to the deceased at least 2 years before she died; and full orphans younger than age 22.

Old-Age Benefits

Old-age pension: The pension is equal to 1.33% of covered earnings times the number of years of insurance coverage, according to a point system (the pension is equal to the insured's number of points times the contractual price of a point).

The maximum pension is based on 30 years of insurance coverage.

The contractual price of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child supplement: The pension is increased by 5% for each eligible child.

Early pension: The old-age pension is reduced by 5% for each year the pension is taken before age 55.

Means-tested allowance: A cash benefit based on the contractual price of 1,200 contribution points.

Permanent Disability Benefits

Disability pension: No statutory benefits are provided.

Survivor Benefits

Survivor pension: The widow(er) pension is equal to a maximum of 50% of the deceased's old-age pension. If there is more than one widow, the pension is split equally among them.

Orphan's pension: The pension is equal to 20% of the deceased's old-age pension for each full orphan younger than age 22.

The total orphan's pension must not exceed 100% of the deceased's old-age pension; otherwise, the pensions are reduced proportionately.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Managed by a bipartite employer and employee board, the Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn>) administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits) and 1975 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed women and nonemployed women married to an insured man.

Special system for civil servants and armed forces personnel.

Medical benefits: Employed persons, including apprentices, seasonal workers, and temporary workers who work at least 3 months a year for the same enterprise.

Exclusions: The self-employed.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

Source of Funds

Insured person: Up to 3% of gross monthly earnings (rates vary according to the health institute).

The above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Self-employed person: Not applicable.

Employer: Up to 3% of gross monthly payroll (rates vary according to the health institute).

The above contributions finance medical benefits only. Cash maternity benefits are financed under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Three consecutive months of employment and working 18 days or 120 hours a month.

Benefits are payable abroad only if there is a reciprocal agreement.

Medical benefits: Two months of contributions.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of the insured's last daily earnings. The benefit is payable for 6 weeks before and 8 weeks after the expected date of childbirth; may be extended by 3 weeks in case of complications.

The benefit is paid daily, weekly, monthly, or in three installments (when first claiming the benefit, at the date of childbirth, and when the benefit period ceases).

Workers' Medical Benefits

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: The amount varies between 30% and 80% of the costs, according to the availability of funds.

Medical benefits are also provided directly to old-age pensioners and survivor pensioners by the Social Insurance Institute for Old-Age Pensions.

Dependents' Medical Benefits

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: The amount varies between 30% and 80% of the costs, according to the availability of funds.

Eligible dependents are the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires the participation of companies with over 100 employees; smaller firms may group together in order to join a health institute.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons; seamen; apprentices; trainees; technical students (except those attending technical universities); members of cooperatives; nonsalaried managers of cooperatives and their assistants; certain company managers; temporary, casual, and daily workers; and convicted persons working in prison workshops.

Voluntary coverage for certain categories of self-employed person without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: 1%, 3%, or 5% of payroll, according to the assessed degree of risk.

The minimum annual earnings for voluntary contribution purposes are 439,916 CFA francs.

The maximum annual earnings for voluntary contribution purposes are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of gross payroll, according to the assessed degree of risk. The average contribution rate is 2.5%.

The minimum monthly earnings for contribution purposes are equal to the legal monthly minimum wage of 36,243 CFA francs. (The legal minimum wage was last adjusted in February 1996.)

The maximum monthly earnings for contribution purposes are equal to 63,000 CFA francs. (The maximum earnings for contribution purposes were last adjusted in January 2004.)

Government: None; contributes as an employer on behalf of government 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 benefit is equal to 50% of the insured's daily earnings in the 30 days before the onset of disability for the first 28 days; thereafter, 66.6% until full recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage of 36,243 CFA francs. (The legal minimum wage was last adjusted in February 1996.)

The maximum daily earnings for benefit calculation purposes must not exceed 1% of the maximum annual earnings for contribution purposes (7,560 CFA francs). (The maximum annual earnings for contribution purposes were last adjusted in January 2004.)

Benefit adjustment: The benefits are adjusted periodically according to enterprise-based agreements.

Permanent Disability Benefits

Permanent disability pension: The pension for a total disability is equal to 100% of the insured's monthly average earnings in the 12 months before the onset of disability.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

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

Partial disability: The pension is equal to the insured's monthly average earnings in the 12 months before the onset of disability multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the percentage of the assessed degree of disability for the portion above 50%.

For an assessed degree of disability of more than 10%, the minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

The partial disability pension may be paid partially as a lump sum after 5 to 7 years if the assessed degree of disability is more than 10%. If the assessed degree of disability is equal to 10% or less, the pension is paid as a lump sum.

The degree of disability is assessed by Social Security Fund doctors, on the basis of recommendations of the insured's doctor. The insured may be required to undergo medical examinations every 2 years.

Constant-attendance supplement: Equal to 40% of the insured's pension.

The minimum supplement is equal to 70% of the minimum annual earnings for benefit calculation purposes (845,829 CFA francs).

Benefit adjustment: Pensions are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

Workers' Medical Benefits

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

There is no limit to duration.

Survivor Benefits

Survivor pension: The widow(er) pension is equal to 30% of the deceased's monthly average earnings in the 12 months before the onset of disability. If there is more than one widow, the pension is split equally among them. The pension is paid quarterly.

The widow(er) pension ceases on remarriage if there are no dependent child.

Remarriage allowance: A lump sum equal to three times the annual pension.

Orphan's pension: The pension is equal to 15% of the deceased's monthly average earnings in the 12 months before the onset of disability for one orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled), 30% for two orphans, 40% for three orphans, and 10% for each additional orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's monthly average earnings in the 12 months before the onset of disability each, up to a maximum of 30%.

The total survivor pension must not exceed 85% of the deceased's monthly average earnings in the 12 months before the onset of disability.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

Funeral grant: Equal to 1/24 of the minimum annual earnings for benefit calculation purposes.

The minimum annual earnings for benefit calculation purposes are 845,829 CFA francs.

Benefit adjustment: Pensions are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Employment-related system.

Coverage

Employees, including seamen; social insurance beneficiaries, including the widow of an insured man and pensioners

receiving the work injury total disability pension. The unemployed are covered for a maximum of 6 months after leaving insured employment.

Exclusions: The self-employed.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll.

The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage (36,243 CFA francs). (The legal minimum wage was last adjusted in 1996.)

The maximum monthly earnings for benefit calculation purposes are 60,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with 1 to 19 employees.

The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.

Government: None.

Qualifying Conditions

Family allowances: The child must be older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are payable for a maximum of six children. The parent must have at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month.

Prenatal allowance: Payable during the 9 months of pregnancy, without limit on the number of children. The mother must undergo prescribed medical examinations. The allowance is payable to an insured woman or to the spouse of an insured man.

Maternity allowance: Payable until the child is age 2. The mother and child must undergo prescribed medical examinations. The allowance is payable to an insured woman or to the spouse of an insured man.

Benefits are paid for 6 months to insured unemployed persons and without limit of duration to the widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: The allowance is 2,250 CFA francs a month (April 2005) for each of the first six children. The allowance is paid quarterly.

Prenatal allowance: The allowance is 2,250 CFA francs a month (April 2005) for the 9 months of pregnancy. The allowance is paid in three installments (a 2-month installment in

the third month of pregnancy, a 4-month installment in the sixth month of pregnancy, and a 3-month installment in the eighth month of pregnancy).

Maternity allowance: The allowance is 2,250 CFA francs a month (April 2005) from the date of childbirth up to the child's second birthday. The allowance is paid in five installments (a 6-month installment is paid at childbirth, when the child is 6 months old, and when the child is aged 1; a 3-month installment is paid when the child is aged 18 months and when the child is aged 2).

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in April 2005.)

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.emploi.gouv.sn>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the program.