

Gabon

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

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963, 1978, and 1983.

Current laws: 1975 (social security), 1976 (coverage), and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, home workers, and state contract workers not covered under a special system.

Excluded: Self-employed persons.

Special systems for civil servants, members of parliament, hospital personnel, military personnel, judiciary members, and certain categories of state contract workers.

Source of Funds

Insured person: 2.5% of covered earnings; 2% for state contract workers.

The minimum monthly earnings for contribution and benefit calculation purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit calculation purposes are 1,500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The minimum monthly earnings for contribution and benefit calculation purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit calculation purposes are 1,500,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 55; age 50 if prematurely aged, with at least 20 years of coverage including 120 months of contributions during the last 20 years. Retirement from paid employment is necessary.

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

Foreign workers who permanently leave the country may have their contributions reimbursed.

Old-age settlement: Paid at the normal retirement age if the insured is ineligible for the old-age pension.

Disability pension: The insured must be assessed with a loss of at least 2/3 of earning capacity and have at least 5 years of coverage including 30 months of contributions in the 5 years before the disability began. The qualifying conditions are waived for currently employed workers who are disabled as the result of a nonoccupational accident.

Survivor pension: Paid if the deceased had at least 120 months of contributions, met the contribution conditions for a pension, or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased was ineligible for an old-age or disability pension.

Eligible survivors are a nonworking or disabled widow or a dependent disabled widower and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Old-Age Benefits

Old-age pension: The pension is equal to 35% of the insured's average monthly earnings, plus 1% of earnings for each 12-month period of contributions exceeding 240 months.

The minimum pension is equal to 85% of the legal minimum wage.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement: A lump sum is paid equal to 50% of the insured's average monthly earnings for each 6-month period of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 60% of the old-age pension that the insured would have been entitled to if he or she had worked until age 55. The disability pension is replaced by an old-age pension of the same amount at retirement age.

The minimum pension is equal to 60% of the highest minimum wage.

If the insured is assessed as 100% disabled, the pension is paid monthly; otherwise, pensions are paid quarterly. If the insured is assessed as at least 75% disabled, the insured can request to be paid monthly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: The pension is equal to 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: Each eligible orphan receives 20% of the deceased's pension; 35% if the orphan's mother is ineligible for the widow's pension.

All survivor benefits combined must not exceed 85% of the deceased's pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement: A lump sum is paid to the widow equal to a month's pension for each 3-month period of contributions, up to a maximum of 20 month's pension. If there is more than one widow, the pension is split equally among them.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952 (labor code).

Current laws: 1975 (social security), 1976 (coverage), 1995 (health), 2007 (health care), and 2007 (sickness insurance).

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

Coverage

Cash sickness benefits: No statutory benefits are provided. (Legislation passed in 2007 to create a mandatory sickness insurance program has not been implemented.)

Cash maternity benefits: Employed women.

Medical benefits: Employed persons and their dependents. Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered payroll for medicines, 1.5% for hospitalization, and 0.6% for medical examinations. Cash

maternity benefits are financed by employer contributions made under Family Allowances, below.

The maximum monthly earnings for contribution and benefit calculation purposes are 1,500,000 CFA francs.

Government: None.

Qualifying Conditions

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

Cash maternity benefits: Women must be in insured employment for at least 4 months.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

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

Maternity benefit: The benefit is equal to 50% of the insured's last monthly earnings and is paid for up to 6 weeks before and 8 weeks after (11 weeks in the event of complications arising from pregnancy or childbirth) the expected date of childbirth.

Workers' Medical Benefits

Benefits include hospitalization, inpatient and outpatient treatment, medicines, and transportation. Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments.

Cost sharing: Maternity medical care and medicines are free. The insured contributes to the cost of other medical services (insured persons with low income are exempt).

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

Benefits include hospitalization, inpatient and outpatient treatment, medicines, and transportation. Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments.

Cost sharing: Maternity medical care and medicines are free. The insured contributes to the cost of other medical services (insured persons with low income are exempt).

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current laws: 1975 (social security) and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students; certain categories of self-employed persons; and convicted persons working in prison workshops.

Special systems for civil servants, military personnel, certain categories of self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

Government: None; contributes as an employer.

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 100% of the insured's average daily earnings in the 30 days before the disability began. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit for the day of the accident is paid by the employer.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity intended to help rehabilitation for full-time work. The combined income from benefits and earnings must not exceed the earnings used for benefit calculation purposes.

Permanent Disability Benefits

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

The minimum permanent disability pension is equal to the legal minimum wage.

Partial disability: The pension is equal to average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion greater

than 50%. A lump sum is paid for an assessed degree of disability of 10% or less.

Constant-attendance allowance: Equal to 40% of the pension.

If the insured is assessed as 100% disabled, the pension is paid monthly; otherwise, pensions are paid quarterly. If assessed as at least 75% disabled, the insured can request to be paid monthly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Survivor pension: The widow(er)'s pension is equal to 30% of the deceased's average monthly earnings. If there is more than one widow, the pension is split equally among them. The pension ceases on remarriage.

Orphan's pension: 15% of the deceased's average monthly earnings is paid for each of the first two orphans, plus 10% for each subsequent orphan.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings.

Dependent parent's and grandparent's settlement: A lump sum is paid equal to 6 months of the deceased's average earnings.

Survivor settlement: In the absence of eligible survivors, a lump sum equal to 6 months of the deceased's average earnings is paid to the closest relative.

Funeral grant: A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to a maximum equal to 8 times the deceased's average monthly earnings.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1975 (social security), 2000, and 2002.

Type of program: Employment-related system.

Coverage

Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of covered payroll.

The minimum monthly earnings for contribution and benefit calculation purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit calculation purposes are 1,500,000 CFA francs.

The first 20,000 CFA francs of declared earnings are exempt from contributions.

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

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

The parent must have had at least 4 consecutive months of employment and be currently working 20 days a month or be an old-age pensioner or an unmarried widow of a former beneficiary.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Birth grant: The mother and child must undergo prescribed medical examinations.

School allowances: Paid to dependent primary, secondary, or technical school students.

Family Allowance Benefits

Family allowances: 7,000 CFA francs a month is paid for each child.

Prenatal allowance: 13,500 CFA francs is paid in two installments.

Birth grant: A lump sum of 8,000 CFA francs is paid for each birth and 45,000 CFA francs is paid for the purchase of clothing and other necessities (layette) for a newborn child.

School allowances: 20,000 CFA francs a year is paid to dependent primary, secondary, or technical school students.

Some health and welfare services are also provided to mothers and children.

Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

National Social Security Fund administers the program.