

## São Tomé and Príncipe

Exchange rate: US\$1.00 equals  
11,663.14 dobras.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including civil servants and military personnel.

Voluntary coverage for self-employed persons.

Exclusions: Domestic workers.

#### Source of Funds

**Insured person:** 4% of gross earnings.

The insured person's contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

**Self-employed person:** Voluntary contributions of 7.5% of declared earnings, according to six earnings classes.

The self-employed person's contributions finance old-age, disability, and survivor benefits only.

**Employer:** 6% of gross payroll.

The employer's contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

**Government:** None.

Government contributions finance old-age, disability, and survivor benefits; sickness and maternity benefits; and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 62 (men) or age 57 (women) with at least 120 months of contributions.

Retirement is not necessary.

Deferred pension: A deferred pension is possible.

**Disability pension:** The insured must be assessed with a permanent incapacity for all work or at least a 2/3 incapacity for usual work and have at least 60 months of contributions.

**Survivor pension:** The deceased was a pensioner or was eligible for a pension at the time of death with at least 60 months of contributions.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

**Funeral grant:** The deceased had at least 12 months of contributions or was a pensioner.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

#### Old-Age Benefits

**Old-age pension:** The monthly pension is equal to 35% of the insured's average monthly earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage exceeding 10 years up to 25 years, plus 2% for each year of coverage exceeding 25 years.

Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.

The minimum pension is equal to 30% of the national minimum wage.

Benefit adjustment: Benefits are indexed to wage increases.

#### Permanent Disability Benefits

**Disability pension:** The monthly pension is equal to 30% of the insured's average monthly earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage exceeding 10 years up to 25 years, plus 2% for each year of coverage exceeding 25 years. At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is equal to 30% of the legal minimum wage.

Constant-attendance allowance: Equal to 20% of the pension.

Benefit adjustment: Benefits are indexed to wage increases.

#### Survivor Benefits

**Survivor pension:** 60% of the monthly pension paid or payable to the deceased is paid for one dependent survivor; 80% for two; 100% for three or more.

The widow(er)'s pension ceases on remarriage.

**Funeral grant:** A lump sum is paid equal to the cost of the funeral.

#### Administrative Organization

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system. Cash benefits only.

### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and domestic workers.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

### **Qualifying Conditions**

**Cash sickness benefits:** The insured must have at least 3 months of coverage with at least 60 days of paid contributions immediately before the incapacity began or at least 3 months of paid contributions if the insured had not contributed in the 12 months before the incapacity began.

**Cash maternity benefits:** The insured must have at least 360 days of coverage and at least 10 months of paid contributions before the expected date of childbirth.

**Special leave:** Paid to a parent to provide care for a sick child younger than age 3 or a disabled child of any age. The insured must have at least 3 months of coverage with at least 60 days of contributions immediately before the incapacity began.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 60% of the insured's average daily earnings in the last 2 months and is paid after a 3-day waiting period for up to 360 days.

**Maternity benefit:** The benefit is equal to 100% of the insured's average daily earnings in the last 12 months and is paid for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

**Special leave:** The benefit is equal to 60% of the insured's average daily earnings in the last 2 months. The benefit is paid without a waiting period for up to 360 days; the benefit

is renewable for an additional 180 days for the same child 12 months after the end of the first benefit period.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Medical care is provided under the public health program.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

Medical care is provided under the public health program.

### **Administrative Organization**

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1990 (social security).

**Type of program:** Social insurance system.

### **Coverage**

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

### **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 2 months before the disability began for the first 30 days and 90% of average earnings from the 31st day up to the 360th day; thereafter, 75% of average earnings.

The benefit is paid for a maximum of 24 months.

### ***Permanent Disability Benefits***

**Permanent disability pension:** The pension is equal to 50% of the insured's average monthly earnings in the best 5 years out of the last 10 calendar years, plus 2% for each year of coverage exceeding 25 years.

The minimum pension is equal to 30% of the legal minimum wage.

### ***Workers' Medical Benefits***

No statutory benefits are provided.

Medical care is provided under the public health program.

### ***Survivor Benefits***

**Survivor pension:** 60% of the monthly permanent disability pension paid or payable to the deceased is paid for one dependent; 80% for two; 100% for three or more.

The widow(er)'s pension ceases on remarriage.

Eligible survivors are the widow(er), children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women) or disabled.

**Funeral grant:** A lump sum is paid equal to the cost of the funeral.

### ***Administrative Organization***

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.