

Côte d'Ivoire

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current laws: 1968, 1971, 1988, and 1999.

Type of program: Social insurance system.

Coverage

Salaried workers in all sectors.

Special system for civil servants.

Source of Funds

Insured person: 3.2% of earnings.

Employer: 4.8% of payroll.

Government: None.

Maximum monthly earnings for contribution purposes are 1,647,315 CFA francs, which is equal to 45 times the guaranteed minimum wage. The minimum wage is 36,607 CFA francs.

Qualifying Conditions

Old-age pension: Age 55 with 15 years of contributions and 15 years of covered employment after the program began. Retirement from gainful activity is necessary. The pension is payable abroad.

Early retirement: A reduced pension is payable at age 50.

Old-age allowance: Older than age 55 with more than 3 years of employment but less than 15 years of contributions.

Disability pension: Age 50 with 15 years of contributions and 15 years of covered employment after the program began and permanently incapable of any work.

Disability allowance: Awarded to workers under age 50 with at least 15 years of contributions who are ineligible for a disability pension.

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

Old-Age Benefits

Old-age pension: 1.33% of average earnings times the number of years of effective or deemed coverage before January 1, 2000, and 1.70% for each year of coverage after this date. (Some periods of employment before the program began are credited.)

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

Child's supplement: 10% of the insured's pension for each child under age 16, up to a maximum of 30% of the insured's pension.

Old-age allowance: A lump-sum payment.

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

Permanent Disability Benefits

Disability pension: About 1.33% of average earnings times the number of years of coverage. (Some periods of employment before the program began are credited.)

Child's supplement (social insurance): 10% of the insured's pension for each child under age 16, up to a maximum of 30% of the insured's pension.

Disability allowance: At age 50 the disability allowance is converted to an old-age pension without the benefit being subject to a reduction. No additional information is available.

Survivor Benefits

Survivor pension: 50% of the insured's pension is payable to a widow(er) aged 50 or older. There is no age requirement if the widow(er) was married for at least 2 years or has a dependent child.

Orphan's pension: 20% of the insured's pension for each full orphan under age 16 (age 21 if a student).

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

Administrative Organization

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 1964, 1968, 1971, 1988, and 1995.

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

Coverage

Employed women and wives of employed workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Employer: 0.75% of payroll.

Government: None.

Maximum monthly earnings for contribution purposes are 70,000 CFA francs.

Qualifying Conditions

Cash maternity benefits: Three months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings. The benefit is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth. There is reimbursement for some medical care fees (see Workers' Medical Benefits, below).

Workers' Medical Benefits

Medical care is provided to the insured worker by community health centers of the National Social Insurance Fund. Employers must provide medical services for their workers.

Salaried pregnant women can also have access to free medical care provided through public hospitals or are awarded 5,000 CFA francs toward the cost of childbirth in a private clinic or other establishment. From the third month of pregnancy, reimbursement is provided for medical costs and pharmaceuticals.

Dependents' Medical Benefits

Health care is provided to wives and children at community health centers managed by the National Social Insurance Fund.

Administrative Organization

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1957.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system.

Coverage

Employed persons, seamen, certain self-employed persons, apprentices, members of cooperatives, technical college

students, chairmen and managing directors of limited companies, and prisoners.

Self-employed persons may affiliate voluntarily for all work injury benefits except temporary disability benefit.

Source of Funds

Insured person: None, except for the voluntarily affiliated self-employed.

Employer: 2% to 5% of payroll, according to the assessed degree of risk.

Government: None.

Maximum monthly earnings for contribution and benefit purposes are 70,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of earnings for the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings, if totally disabled.

Partial disability: Average earnings multiplied by the percentage degree of disability.

Constant-attendance supplement: 40% of the permanent disability pension.

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the insured's earnings.

Orphan's pension: 15% of the insured's earnings each for the first two orphans and 10% for each other orphan; 20% for each full orphan.

Other dependents: Parents and grandparents each receive 10% of the insured's earnings.

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

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

Funeral grant: A lump sum covering the cost of burial.

Administrative Organization

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers contributions and benefits.

Administrative Organization

Ministry of Public Health and Social Affairs provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1968, 1971, 1988, and 1995.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Special system for civil servants.

Source of Funds

Insured person: None.

Employer: 5% of payroll.

Government: None.

Maximum monthly earnings for contribution purposes are 70,000 CFA francs.

Qualifying Conditions

Family allowances: For a child under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 3 months of employment and be currently working 18 days or 120 hours a month (or be the widow of the insured person).

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child.

Prenatal allowance: 13,500 CFA francs, payable in three installments.

Birth grant: A lump sum of 18,000 CFA francs on the birth of each of the first three children.

Maternity allowance: 18,000 CFA francs is paid in three installments 4 months apart starting from the date of the child's birth.