

Rwanda

Exchange rate: U.S.\$1.00 equals 510.87 francs.

Note: This information is from 1999.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for nonsalaried persons.

Source of Funds

Insured person: 3% of earnings; 6% if voluntarily covered.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (lower if prematurely aged) with 20 years of insurance coverage and 60 months of contributions during the last 10 years. (Transitionally, older workers are given credits for years prior to 1957.)

Retirement from employment is necessary.

Old-age settlement: Age 55 (lower if prematurely aged) with at least 12 months of insurance coverage and ineligible for the old-age pension.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance coverage and 6 months of contributions during the last 12 months. There is no minimum qualifying period for a nonoccupational accident.

Survivor pension: The insured person met the qualifying conditions for an old-age pension or disability pension, was a pensioner, or had 180 months of insurance coverage at the time of death.

Survivor settlement: The insured person was ineligible for a pension.

Old-Age Benefits

Old-age pension: 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of insurance coverage beyond 180 months.

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

Old-age settlement: A lump sum equal to average monthly earnings during the last 3 to 5 years.

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

Permanent Disability Benefits

Disability pension: 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of insurance coverage beyond 180 months (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

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

Constant-attendance supplement: 40% of the pension.

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

Survivor Benefits

Survivor pension: 50% of the insured's pension, payable to the widow(er).

Orphan's pension: 25% of the insured's pension for each orphan under age 18 (age 25 if student; no limit if disabled); 40% for a full orphan.

Survivor settlement: A lump sum equal to 1 month's pension for each 6-month period of insurance coverage, if ineligible for a pension.

Orphans' settlement: A lump sum equal to 50% of the survivor settlement, payable to the widow(er).

The maximum orphan's settlement is twice the settlement for the widow(er).

Surviving parent pension (in the absence of the above): 25% of the insured's pension. Also payable to adoptive parents.

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

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefit for up to 30 days.

The labor code requires employers to pay 100% of wages for maternity benefit for up to 2 months.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the average daily earnings received by the worker during the 3 months preceding the onset of disability. The benefit is payable until full recovery or certification of permanent disability.

Permanent Disability Benefits

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

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

Partial disability: For an assessed disability of 15% or more, a percentage of the full pension proportionate to the assessed degree of incapacity; a lump sum of 3 years' pension if the assessed disability is less than 15%.

Workers' Medical Benefits

Benefits include medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

Survivor Benefits

Survivor pension: 30% of the insured's average daily earnings, payable to a widow(er).

Orphan's pension: 15% of the insured's earnings for each orphan under age 18 (age 25 if a student; no limit if disabled); 20% for a full orphan.

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

Funeral grant: A lump sum equal to 100 times the legal minimum wage.

Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Social Fund administers contributions and benefits.