

## Gabon

Exchange rate: US\$1.00 equals  
479.50 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, household workers, and state contract workers not covered under a special system.

Special systems for self-employed persons, civil servants, members of parliament, hospital personnel, military personnel, judges, justice and penitentiary workers, 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 calculation purposes are equal to the monthly legal minimum wage.

The monthly legal minimum wage is 80,000 CFA francs.

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

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

**Employer:** 5% of covered payroll.

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

The monthly legal minimum wage is 80,000 CFA francs.

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

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) with at least 20 years of coverage including at least 120 months of contributions during the last 20 years; at least 15 years of coverage for state contract workers. Retirement from paid employment is necessary.

The pension is payable abroad only under 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 younger than age 55, be assessed with a loss of earning capacity, and have at least 5 years of coverage including at least 30 months of contributions in the 5 years before the disability began. If the disability is the result of an accident, coverage requirements are waived.

**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).

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

#### 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 monthly legal minimum wage.

The monthly legal minimum wage is 80,000 CFA francs.

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 monthly legal minimum wage.

The monthly legal minimum wage is 80,000 CFA francs.

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%,

the insured can request to be paid monthly; otherwise, the pension is 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 Benefits

**Survivor pension:** The pension is equal to 50% of the old-age pension the deceased received or would have been entitled to receive. If there is more than one widow, the pension is split equally.

**Orphan's pension:** Each eligible orphan receives 20% of the old-age pension the deceased received or would have been entitled to receive; 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 of the old-age pension the deceased would have been entitled to receive with at least 120 months of coverage multiplied by the number of 6-month periods of actual coverage. If there is more than one widow, the pension is split equally.

### Administrative Organization

Ministry of Labor, Social Insurance and Social Relations provides general supervision.

National Social Security Fund (<http://www.cnss.ga>) administers contributions and benefits.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1952 (labor code).

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

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

#### Coverage

**Social insurance:** Employed persons and their dependents.

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

**Social assistance:** Economically vulnerable persons.

Economically vulnerable persons are citizens and residents of Gabon aged 16 or older who earn less than the monthly legal minimum wage.

The monthly legal minimum wage is 80,000 CFA francs.

### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

#### Employer:

**Social insurance:** 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 calculation purposes are 1,500,000 CFA francs.

**Social assistance:** None.

#### Government:

**Social insurance:** None.

**Social assistance:** The total cost (financed through revenues from a tax on cell phone companies and commercial remittances transactions; general revenues cover any deficit).

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

**Cash maternity benefits (social insurance):** Women must be in insured employment for at least 4 months.

**Medical benefits (social insurance and social assistance):** 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 for up to 6 months.)

**Maternity benefit (social insurance):** 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 the expected date of childbirth; may be extended for up to 3 weeks in the event of complications arising from pregnancy or childbirth.

### Workers' Medical Benefits

**Medical benefits (social insurance):** 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 (CNSS) and by other participating establishments.

Cost sharing: Maternity medical care and medicines are free. The insured contributes to the cost of other medical services.

The labor code requires employers to provide certain medical services.

**Medical benefits (social assistance):** Benefits include general and specialist medical care, hospitalization, inpatient and outpatient treatment, generic medicines, mandatory vaccinations, prostheses, appliances, laboratory and X-ray fees, transportation, and maternity medical care for up to 30 days after childbirth. Medical services are provided by hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS).

Cost sharing: The insured contributes to the cost of medical services based on the schedule in law.

Women receiving maternity medical benefits must undergo 3 prescribed medical examinations.

### **Dependents' Medical Benefits**

**Medical benefits (social insurance):** 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 (CNSS) and by other participating establishments.

Cost sharing: Maternity medical care and medicines are free. The insured contributes to the cost of other medical services.

The labor code requires employers to provide certain medical services.

**Medical benefits (social assistance):** Benefits include general and specialist medical care, hospitalization, inpatient and outpatient treatment, generic medicines, mandatory vaccinations, prostheses, appliances, laboratory and X-ray fees, transportation, and maternity medical care for up to 30 days after the childbirth. Medical services are provided by hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS).

Cost sharing: The insured contributes to the cost of medical services based on the schedule in law.

Women receiving maternity medical benefits must undergo 3 prescribed medical examinations.

### **Administrative Organization**

Ministry of Labor, Social Insurance and Social Relations provides general supervision.

National Social Security Fund (<http://www.cnss.ga>) administers the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga>) administers the social assistance 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; and prisoners working in prison workshops.

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:** 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 with a total disability, the pension is equal to 100% of the insured's average earnings.

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

The monthly legal minimum wage is 80,000 CFA francs.

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

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

If the insured is assessed with a disability of 100%, the pension is paid monthly; with a disability of at least 75%, the insured can request to be paid monthly; otherwise, the pension is 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.

### **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. 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; 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 8 times the deceased's average monthly earnings.

### **Administrative Organization**

Ministry of Labor, Social Insurance and Social Relations provides general supervision.

National Social Security Fund (<http://www.cnss.ga>) administers the program.

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## **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 calculation purposes are equal to the monthly legal minimum wage.

The monthly legal minimum wage is 80,000 CFA francs.

The maximum monthly earnings for contribution 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. (The government subsidizes family allowances for low-income families.)

### **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 a 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, technical, or professional 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.

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**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, technical, or professional school students.

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

### ***Administrative Organization***

Ministry of Labor, Social Insurance and Social Relations provides general supervision.

National Social Security Fund (<http://www.cnss.ga>) administers the program.