

Congo (Brazzaville)

Exchange rate: US\$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 4% of covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 50 if prematurely aged) and registered with the National Social Security Fund during the last 25 years with at least 300 months of coverage, including at least 60 months of contributions in the last 10 years. Employment must cease.

Partial pension: Paid if the insured does not meet the qualifying conditions for the old-age pension but is of pensionable age, is retired from paid employment, and has at least 60 months of contributions.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Paid if the insured does not meet the qualifying conditions for a full or partial old-age pension but is retired from paid employment and has at least 12 months of contributions.

Disability pension: The insured must be younger than age 60, be assessed with at least a 66.7% loss of capacity for any work, be registered with the National Social Security Fund for at least five years, and have at least six months of contributions in the year before the disability began. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased met the qualifying conditions for a pension or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased was insured but did not meet the qualifying conditions for a pension.

Eligible survivors are a widow(er) who was married to the deceased for at least one year, children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled), and dependent parents.

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

Old-Age Benefits

Old-age pension: 40% of the insured's average monthly earnings in the best three or five years of the last 10 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 240 months is paid.

The minimum pension is 60% of the highest regional legal minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Partial pension: 2% of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of coverage is paid.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Old-age settlement: A lump sum of one month of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of coverage is paid.

Permanent Disability Benefits

Disability pension: 40% of the insured's average monthly earnings in the best three or five years of the last 10 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 240 months is paid. For each year that a claim is made before the insured reaches age 60, the insured is credited with a six-month coverage period.

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When the insured reaches the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

The minimum pension is 60% of the highest regional legal minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Constant-attendance allowance: 50% of the pension is paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: 2,000 CFA francs a month is paid for each child.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor Benefits

Survivor pension: 30% of the deceased's pension is paid to the widow(er).

Remarriage settlement: A lump sum of six months of pension is paid.

Orphan's pension: 50% of the deceased's pension is split equally among eligible orphans. The orphan's pension must be at least equal to family allowances.

Other eligible survivors: 20% of the deceased's pension is split equally among other eligible survivors.

All survivor benefits combined must not exceed 80% of the deceased's pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor settlement: A lump sum of one month of the deceased's pension is paid for each six-month period of contributions.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1986 (social security).

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

Coverage

Employed women.

Exclusions: Self-employed women.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least six consecutive months of employment and be currently working at least 20 days or 133 hours a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of daily covered earnings in the month before the maternity leave begins (the employer also pays 50% of earnings) is paid for 15 weeks, including at least nine weeks after the expected date of childbirth; may be extended for three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

The insured is reimbursed for any medical expenses related to maternity care. (Some maternity and child health and welfare services are provided under Family Allowances.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances.)

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1959.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the disability began is paid for up to three months; thereafter, 66.7% of average earnings is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 1% of the maximum monthly earnings used to calculate contributions (600,000 CFA francs).

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average earnings is paid.

Partial disability: The pension is the insured's 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%. For an assessed degree of disability of less than 10%, a lump sum is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

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

disability of less than 25%, the insured is paid annually. All other disability pensions are paid quarterly.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's earnings is paid to the widow(er).

Eligible widow(er)s must not have been separated or divorced from the deceased and must have been married to the deceased before the date of the accident that resulted in the insured's death.

Remarriage settlement: The pension ceases on remarriage and a lump sum of up to three years of pension is paid.

Foreign survivors who leave the country receive a lump sum of three years of pension.

Orphan's pension: 50% of the deceased's earnings is split equally among orphans younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Dependent parent's pension: 20% of the deceased's earnings is split equally among eligible parents.

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

Pensions are paid quarterly.

Funeral grant: The cost of the funeral is paid, up to a maximum.

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1986 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 43,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

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 at least six consecutive months of employment and be currently working at least 20 days or 133 hours a month or be the widow of an insured person.

Prenatal allowance: The expectant mother must undergo periodic medical examinations.

Birth grant: Paid for the first three births from the first marriage.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child.

The benefit is paid quarterly.

Prenatal allowance: 2,000 CFA francs a month is paid for each month of pregnancy, up to nine months. The allowance is paid in two equal amounts.

Birth grant: A lump sum of 1,100 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Labor, Employment, and Social Security provides supervision.

National Social Security Fund administers the program.