

## Senegal

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1975 (compulsory insurance).

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

#### Coverage

Private-sector and government employees who are not civil servants, including household, seasonal, and day workers.

Voluntary coverage for previously covered employees aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Note: A compulsory complementary scheme exists for white collar workers.

#### Source of Funds

**Insured person:** 5.6% of covered monthly earnings. White collar workers contribute an additional 2.4% to a complementary scheme.

The maximum monthly earnings used to calculate contributions are 256,000 CFA francs (768,000 CFA francs for white collar workers).

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

**Employer:** 8.4% of covered monthly earnings; an additional 3.6% to a complementary scheme for white collar workers.

The maximum monthly earnings used to calculate contribution are 256,000 CFA francs (768,000 CFA francs for white collar workers).

Employers with 20 or more employees pay contributions monthly; employer with one to 19 employees pay quarterly.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement, according to a point system. Employment must cease.

**Child's supplement:** Additional points are credited for each dependent child younger than age 21, up to three children.

**Early pension:** Age 53.

**Disability pension:** No statutory benefits are provided.

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

Eligible survivors are a widow aged 50 or older (aged 45 or older for a reduced pension) or caring for two dependent children younger than age 21; a widower aged 55 or older (any age if disabled); and orphans younger than age 21 if their guardians are not eligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

#### Old-Age Benefits

**Old-age pension:** The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of points awarded: for contributions, free points given under some conditions, from the complementary scheme for white collars workers, and for family responsibilities.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Administrative Council of the Social Insurance Institute for Old-Age Pensions.

Free additional points are credited for periods of employment before the current program was implemented if the insured worked for at least 10 years (five years for household workers) before or after the program began and has at least one year of contributions; additional points are also credited for certain periods of incapacity, work injury, and maternity leave.

The minimum number of points required for a pension is 400.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

**Child's supplement:** The pension is increased by 5% for each eligible child, up to three children.

**Early pension:** The old-age pension is reduced by 5% for each year the pension is taken before age 55; reduced by 1% per quarter for white collar workers.

#### Permanent Disability Benefits

**Disability pension:** No statutory benefits are provided.

#### Survivor Benefits

**Survivor pension:** 50% of the deceased's old-age pension is paid to a widow(er). The pension paid to a widow aged 45 to 50 is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

**Orphan's pension:** 20% of the deceased's old-age pension is paid to each eligible orphan.

All orphans' pensions combined must not exceed 50% of the deceased's old-age pension if there is a survivor's pension (if there are more than three orphans, pensions are reduced proportionately).

### **Administrative Organization**

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn>), managed by a bipartite employer and employee board, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First laws:** 1952 (cash maternity benefits) and 1975 (medical benefits).

**Current laws:** 1973 (cash maternity benefits), 1975 (medical benefits), and 1991 (administration).

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

#### **Coverage**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Employed women and nonemployed women married to an insured man.

Special system for civil servants and armed forces personnel.

**Medical benefits:** Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same enterprise.

Exclusions: Self-employed persons.

Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.

#### **Source of Funds**

**Insured person:** Up to 3% of gross monthly earnings (rates vary according to the health institute).

The insured's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions under Family Allowances.

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

**Employer:** Up to 3% of gross monthly payroll (rates vary according to the health institute).

The employer's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions under Family Allowances.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least three consecutive months of employment and have worked at least 18 days or 120 hours a month.

Benefits are payable abroad only under reciprocal agreement.

**Medical benefits:** The insured must have at least two months of contributions.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

The benefit is paid monthly, at the date of childbirth, or when the benefit period ceases.

### **Workers' Medical Benefits**

Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.

Cost sharing: From 30% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age pensioners and survivor pensioners.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured. Eligible dependents are the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

### **Administrative Organization**

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires companies with more than 100 employees to participate; smaller firms may group together to join a health institute.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1932.

**Current laws:** 1973 (social security) and 1991(administration).

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

### Coverage

Employed persons, including seamen; apprentices; trainees; technical students (except those attending technical universities); members of cooperatives; nonsalaried managers of cooperatives and their assistants; certain company managers; temporary, casual, and daily workers; and prisoners working in prison workshops.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Voluntary contributions of 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

The minimum annual earnings used to calculate voluntary contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate voluntary contributions are 756,000 CFA francs.

**Employer:** 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk. The average contribution rate is 2.5%.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

**Government:** None; contributes as an employer on behalf of government employees who are not civil servants.

### 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

50% of the insured's daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum daily earnings used to calculate benefits must not exceed 1% of the maximum annual earnings used to calculate voluntary contributions (7,560 CFA francs).

**Benefit adjustment:** Benefits are adjusted periodically according to enterprise-based agreements.

### Permanent Disability Benefits

**Permanent disability pension:** 100% of the insured's monthly average earnings in the 12 months before the disability began is paid for a total disability.

The pension is payable abroad only under reciprocal agreement.

**Partial disability:** The pension is the insured's monthly average earnings in the 12 months before the disability began multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times for the portion above 50%.

The partial disability pension may be paid partially as a lump sum after five to seven years if the assessed degree of disability is greater than 10%. If the assessed degree of disability is 10% or less, the pension is paid as a lump sum.

For an assessed degree of disability greater than 10%, the minimum annual earnings used to calculate benefits are 897,570 CFA francs.

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

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

The minimum supplement is 70% of the minimum annual earnings used to calculate benefits (897,570 CFA francs).

**Benefit adjustment:** Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in November 2008.)

### Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

### Survivor Benefits

**Survivor pension:** 30% of the deceased's monthly average earnings in the last 12 months is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid quarterly.

The widow(er)'s pension ceases on remarriage if there are no dependent children.

**Remarriage allowance:** A lump sum of three times the annual pension is paid.

**Orphan's pension:** 15% of the deceased's monthly average earnings in the 12 months before the disability began is

paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Dependent parent's and grandparent's pension:** 10% of the deceased's monthly average earnings in the last 12 months is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's monthly average earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 897,570 CFA francs.

**Funeral grant:** 1/24 of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 897,570 CFA francs.

**Benefit adjustment:** Benefits are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)

### **Administrative Organization**

Ministry of Public Function, Labor, Employment, and Professional Organizations provides general supervision.

Social Security Fund (<http://www.secusociale.sn>) administers contributions and benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1973 (social security) and 1991 (administration).

**Type of program:** Employment-related system.

#### **Coverage**

Employees, including seamen, and social insurance beneficiaries, including the widow of an insured man and pensioners receiving the work injury total disability pension. Unemployed persons are covered for up to six months after leaving insured employment.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 7% of covered payroll.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

The employer's contributions also finance cash maternity benefits under Sickness and Maternity.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month.

**Prenatal allowance:** Paid to an insured woman or to the spouse of an insured man during the nine months of pregnancy, without limit on the number of children. The mother must undergo prescribed medical examinations.

**Maternity allowance:** Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are paid for six months to insured unemployed persons and without limit of duration to widows of family allowance beneficiaries or work injury permanent disability pensioners.

Benefits are payable abroad only under reciprocal agreement.

### **Family Allowance Benefits**

**Family allowances:** 2,500 CFA francs a month is paid for each of the first six children. The allowance is paid quarterly.

**Prenatal allowance:** 2,400 CFA francs a month is paid for the nine months of pregnancy. The allowance is paid in three installments.

**Maternity allowance:** 2,400 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The allowance is paid in five installments.

**Benefit adjustment:** Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in November 2008.)

***Administrative Organization***

Ministry of Public Function, Labor, Employment, and Professional Organizations.

Social Security Fund (<http://www.secusociale.sn>) administers the program.