

Togo

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: 4% of gross earnings. Voluntarily insured persons contribute based on average gross earnings in the last three months of salaried activity.

Self-employed person: 12% of declared earnings. The Ministry of Labor, Employment, and Social Security sets contribution rates for informal sector workers.

Employer: 8% of gross payroll; contributions are reduced to 7.4% of gross payroll if at least 5% of the employer's workforce is assessed with a disability.

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

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 15 years of contributions.

Early pension: Age 55. The pension is reduced by 5% for each year a claim is made before age 60.

The pension is payable abroad only under reciprocal agreement.

Old-age lump-sum: Age 60 and does not meet the qualifying conditions for the old-age pension. The insured must have at least 12 months of coverage. Employment must cease.

Disability pension: The insured must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including six months of contributions in the last year. There is no qualifying period for a disability that is the result of a nonwork-related accident.

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

The pension is payable abroad only under reciprocal agreement.

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

The pension ceases on remarriage.

An orphan receiving a survivor pension may not receive family allowances.

The pension is payable abroad only under reciprocal agreement.

Survivor lump sum: The deceased did not meet the qualifying conditions for a pension but had at least 12 months of coverage.

Eligible survivors are a widow(er) who was married to the deceased for at least one year or who is pregnant or has a child with the deceased and children younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

An orphan may receive the survivor lump sum in addition to family allowances.

Old-Age Benefits

Old-age pension: The monthly pension is 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 28,000 CFA francs.

The insured may receive two or more pensions; 100% of the higher pension plus 50% of the lower pension(s) is paid.

Old-age lump sum: A lump sum of one month of the insured's average monthly earnings in the last five years is paid for each year of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum

wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Permanent Disability Benefits

Disability pension: The monthly pension is 20% of the insured's average monthly earnings in the last five years plus 1.33% of average monthly earnings for each 12-month period of contributions exceeding 180 months. The insured is credited with a six-month contribution period for each year before the normal retirement age that the claim is made.

The minimum pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 28,000 CFA francs.

Constant-attendance supplement: 50% of the insured's pension is paid.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Survivor Benefits

Survivor pension: 50% of the monthly pension the deceased received or would have been entitled to receive at the time of death is paid to an eligible widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 25% of the monthly pension the deceased received or would have been entitled to receive at the time of death is paid to each eligible orphan; 40% to each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

All survivor benefits combined must not exceed 100% of the pension the deceased received or would have been entitled to receive at the time of death.

The insured may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor lump sum: A lump sum of one month of the pension the deceased would have been entitled to receive with

at least 180 months of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

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

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 2011.

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

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Family Allowances.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

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

Cash maternity benefits: The insured woman must have at least 12 months of coverage before the expected date of childbirth.

Benefits are payable abroad only under reciprocal agreement.

Sickness and Maternity Benefits

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

Maternity benefit: The daily benefit is 100% of the insured's average daily wage in the last three months (the employer pays 50% of the benefit). The benefit is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some health care and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

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

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers, household workers, self-employed persons, casual and temporary workers, civil servants temporarily assigned to work for a public company, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 2.5% of declared earnings.

Employer: 2.5% of gross payroll.

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

Government: None; contributes as an employer for public-sector 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

66.7% of the insured's average daily wage in the last three months is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit may be paid weekly or monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average earnings in the three months before the disability began is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed disability is less than 15%, a lump sum of three years of pension is paid.

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

The pension may be partially converted to a lump sum after receiving the pension for five years.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive work injury permanent disability pension in addition to the old-age pension under certain conditions.

The pension is paid monthly, quarterly, or annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 50% of the deceased's average earnings in the three months before the date of the accident is paid to a widow(er).

Eligible survivors are a widow or a dependent, disabled widower who was married to the deceased before the date of the accident. If there is more than one widow, the pension is split equally.

The pension ceases on remarriage.

Orphan's pension: 40% of the deceased's average earnings in the three months before the date of the accident is paid to orphans younger than age 16 (age 21 if an apprentice, student or disabled).

Dependent parent's and grandparent's pension: 10% of the deceased's average earnings in the three months before the date of the accident is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 100% of the deceased's total permanent disability pension.

The pension is paid monthly, quarterly, or annually, depending on its value.

An eligible survivor may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated using 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum of 30 days of the deceased's average earnings in the three months before the date of the accident is paid.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

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

National Social Security Fund, managed by a tripartite council and a director, administers contributions and benefits.

Employers must be insured against liability with the National Social Security Fund.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers, household workers, casual or temporary workers, certain pensioners and other recipients of social insurance benefits; self-employed persons; and informal sector workers.

Exclusions: Apprentices and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: 6% of declared earnings. The Ministry of Labor, Employment, and Social Security sets contribution rates for informal-sector workers.

Employer: 6% of gross payroll.

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

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

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 15 days or 120 hours a month or receive other social insurance benefits.

The child must not receive an orphan's pension.

If a parent receives family allowances from the special system for civil servants, only the higher benefit amount is paid.

Prenatal allowance: The woman must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child, up to four; if a child is no longer eligible or dies, the benefit may be paid for up to two additional children. The benefits are paid every three months.

Prenatal allowance: 500 CFA francs a month is paid for nine months. The allowance is paid in three-month installments.

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

Administrative Organization

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

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Employers may pay benefits directly to their employees.