

São Tomé and Príncipe

Exchange rate: US\$1.00 = 18,469.06 dobras.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel.

Voluntary coverage for self-employed persons.

Exclusions: Household workers.

Source of Funds

Insured person: 4% of gross earnings.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: Voluntary contributions of 7.5% of declared earnings, according to six earnings classes.

Employer: 6% of gross payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Subsidies as needed.

Qualifying Conditions

Old-age pension: Age 62 (men) or age 57 (women) with at least 120 months of contributions.

Retirement is not necessary.

Deferred pension: The pension may be deferred.

Disability pension: Must be assessed with a permanent incapacity for all work or at least a 66.7% incapacity for usual work and have at least 60 months of contributions.

A medical professional assesses the incapacity for work.

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

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death and had at least 60 months of contributions.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and

dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

Funeral grant: The deceased had at least 12 months of contributions or was a pensioner.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

Deferred pension: 3% of the pension is paid for each year of coverage after the normal retirement age.

The minimum pension is 30% of the minimum wage for civil servants.

The minimum wage for civil servants is 750,000 dobras (2012).

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 1% of average monthly earnings for each year of coverage exceeding 10 years up to 25 years plus 2% for each year of coverage exceeding 25 years.

At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is 30% of the minimum wage for civil servants.

The minimum wage for civil servants is 750,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to wage increases.

Survivor Benefits

Survivor pension: 60% of the monthly pension the deceased received or was entitled to receive is paid for one dependent survivor; 80% for two; 100% for three or more.

Funeral grant: A lump sum of the cost of the funeral is paid.

Administrative Organization

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

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

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 90 days of coverage with at least 60 days of paid contributions immediately before the incapacity began or a total of 90 days of paid contributions if the insured had not contributed in the 12 months before the incapacity began.

Cash sickness benefits may be paid for bereavement.

A medical professional assesses the incapacity for work.

Cash maternity benefits: The insured must have at least 360 days of coverage and at least 10 months of paid contributions before the expected date of childbirth.

Special leave: Paid to a parent to care for a sick child younger than age 3 (any age if disabled). The insured must have at least 90 days of coverage with at least 60 days of contributions immediately before the leave began.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average daily earnings in the last two months is paid after a three-day waiting period for up to 360 days.

Maternity benefit: 100% of the insured's average daily earnings in the last 12 months is paid for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

Special leave: 60% of the insured's average daily earnings in the last two months is paid without a waiting period for up to 360 days; the benefit may be extended 180 days for the same child 12 months after the end of the first benefit period.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Administrative Organization

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

Work Injury

Regulatory Framework

First law: 1979.

Current law: 1990 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel.

Exclusions: Self-employed persons and household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

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

100% of the insured's average daily earnings in the two months before the disability began is paid for the first

30 days; 90% of average daily earnings from the 31st day to the 360th day; thereafter, 75% of average earnings.

The benefit is paid for up to 24 months.

Permanent Disability Benefits

Permanent disability pension: For at least a 66.7% incapacity for all work, 50% of the insured's average monthly earnings in the best five of the last 10 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The minimum pension is 30% of the legal minimum wage.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided under the public health program.

Survivor Benefits

Survivor pension: 60% of the monthly permanent disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two; 100% for three or more.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

Funeral grant: A lump sum of the cost of the funeral is paid.

Administrative Organization

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

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.