

Angola

Exchange rate: US\$1.00 = 170 kwanza.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1990 (social security).

Current laws: 2004 (social protection), 2005 (funeral grant), 2005 (survivor pension and death grant), and 2008 (old age pension).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons, including foreigners covered under bilateral agreements and household workers (as of February 14, 2017).

Source of Funds

Insured person: 3% of monthly earnings.

The insured person's contributions also finance sickness and maternity benefits and family allowances.

Self-employed person: 11% of declared monthly earnings (full benefit) or 8% (partial benefit); 7% of declared monthly earnings (full benefit) or 5% (partial benefit) for members of the clergy.

The self-employed person must choose between a full and partial benefit.

The self-employed person's contributions (full benefit) also finance sickness and maternity benefits.

Employer: 8% of monthly payroll.

The employer's contributions also finance sickness and maternity benefits and family allowances.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of contributions; at any age with at least 420 months of contributions. The retirement age for women is reduced by one year for each child, up to five.

Early pension: Age 50 with at least 180 months of contributions in hazardous or arduous working conditions.

The old-age pension is payable abroad under bilateral agreement.

Old-age grant: Age 60 and unemployed with at least 120 months but less than 180 months of contributions.

Permanent survivor pension: The deceased had at least 36 months of contributions in the five years before death.

Eligible survivors include a widow(er) and parents aged 50 or older at the time of the deceased's death who are unable to work, and children assessed with at least a 30% physical or mental disability.

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

The permanent survivor pension is payable abroad under bilateral agreement.

Temporary survivor pension: The deceased had at least 36 months of contributions in the five years before death and does not qualify for a permanent survivor pension.

Eligible survivors include an unemployed widow(er) at any age; an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried, and children up to age 18 (age 25 if a student).

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

The temporary survivor pension is payable abroad under bilateral agreement.

Death grant: The deceased had at least six months of coverage, including at least three months of contributions.

Eligible survivors include a widow(er) and children; if there is no surviving spouse or child, the grant may be paid to the parents of the deceased, an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried, or the legal heir.

The death grant is payable abroad under bilateral agreement.

Funeral grant: The deceased had at least three months of contributions in the 12 months before the time of death. Paid to the deceased's widow(er), children, or the person who paid for the funeral.

The funeral grant is payable abroad under bilateral agreement.

Old-Age Benefits

Old-age pension: The insured's average monthly earnings in the last 36 months (12 months for civil servants) multiplied by the number of months of contributions, divided by 420, is paid.

The minimum monthly old-age pension is 18,922 kwanzas.

The maximum monthly old-pension is 35 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

Early pension: Calculated in the same way as the old-age pension.

Old-age grant: 30% of the insured's average monthly earnings in the last 12 months is paid.

Survivor Benefits

Permanent survivor pension: 70% of the insured's last monthly earnings is paid.

The minimum monthly permanent survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

Temporary survivor pension: 70% of the insured's last monthly earnings is paid to the widow(er) for one year and to children up to age 18 (age 25 if a student).

The minimum monthly temporary survivor pension is the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

Death grant: A lump sum of six times the deceased's old age pension at the time of death or the deceased's average monthly earnings in the last 12 months is paid. The grant is split equally among the widow(er) and children. If there is no surviving widow(er) or child, the grant is paid to other eligible survivors.

Funeral grant: A lump sum of 25,000 kwanzas is paid.

Administrative Organization

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1975 (national health service).

Current laws: 1992 (user fees), 2003 (health services), 2004 (social protection), 2011 (maternity), and 2015 (labor).

Type of program: Universal (medical benefits), social insurance (cash maternity benefits), and employer-liability (cash sickness) system.

Coverage

Universal: Citizens of Angola.

Social insurance: Employed and self-employed persons, including foreigners covered under bilateral agreements.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Universal: None.

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

Employer liability: None.

Self-employed person

Universal: None.

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

Employer liability: Not applicable.

Employer

Universal: None.

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

Employer liability: The total cost.

Government

Universal: The total cost.

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

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period.

Cash maternity benefits (social insurance): Must have at least six months of contributions in the last 12 months.

Cash at-risk pregnancy benefit (social insurance): Must have at least six months of contributions in the last 12 months and be assessed with a risky pregnancy.

The Provincial Health Committee assesses the pregnancy.

Cash breast-feeding benefit (social insurance): Must have at least three months of contributions in the last 12 months. Children must be vaccinated according to Ministry of Health regulations.

Sickness and Maternity Benefits

Sickness benefit (employer liability): For employees in large and medium-sized enterprises, 100% of the employee's monthly earnings is paid for the first two months plus 50% from the third to the twelfth month. For employees in small and micro-enterprises, 50% of the employee's earnings is paid for up to 90 days.

Maternity benefit (social insurance): 100% of the insured's average monthly earnings in the six months before the maternity leave began is paid for three months; four months in case of multiple births; 45 days in case of a stillbirth.

The maternity leave can start from up to four weeks before the expected date of delivery.

At-risk pregnancy benefit (social insurance): 60% of the insured's average monthly earnings in the six months before the prenatal leave began is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

Breastfeeding benefit (social insurance): For an insured person with monthly earnings of up to five times the legal monthly minimum wage, 1,500 kwanzas a month is paid for each eligible child; for monthly earnings more than five times but not more than 10 times the legal monthly minimum wage, 1,000 kwanzas a month is paid; for monthly earnings above 10 times the legal monthly minimum wage, 500 kwanzas a month is paid. The benefit is paid annually. The legal monthly minimum wage is 15,003 kwanzas.

Workers' Medical Benefits

Universal primary health care is provided. Specialist care is provided with copayments.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

The Ministry of Health (<http://www.minsa.gov.ao/>) administers the national health system.

National Social Security Institute (<http://www.inss.gv.ao/>), under the supervision of the Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>), administers the program and pays benefits.

Work Injury

Regulatory Framework

First law: 1990 (social insurance).

Current laws: 2004 (social protection) and 2005 (work injury).

Type of program: Employer-liability system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

65% of the insured person's daily earnings is paid. In case of hospitalization: 100% of the insured's daily earnings is paid for the first 30 days, 75% thereafter if the condition persists.

Permanent Disability Benefits

For a total loss of working capacity in the usual job, 50% to 70% of the insured's average monthly earnings in the last 12 months is paid. If the insured is assessed with a total loss of working capacity for any type of job, family allowances are also paid for each eligible family member.

The permanent disability pension and family allowances combined may not exceed 100% of the insured's average monthly earnings in the last 12 months.

Partial disability: For a partial loss of working capacity in the usual job, 70% of the assessed loss of working capacity multiplied by the insured's average monthly earnings in the last 12 months is paid.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the insured's base earnings is paid if younger than age 60; 40% if aged 60 or older or if assessed with loss of work capacity.

Orphan pension: 20% of the insured's base earnings is paid to each surviving child, up to three.

Other eligible survivor's pension: 10% of the insured's base earnings is paid to each surviving parent or grandparent, up to three.

Administrative Organization

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) administers the program.

Unemployment

Regulatory Framework

Under the 2015 labor law, employers must provide employees with severance pay for dismissal due to: wrongful termination of contract, the employer's insolvency, restructuring, economic conditions, and for technological reasons. For wrongful termination of contract, the benefit is the number of years of service at the time of dismissal multiplied by a percentage of the basic salary (50% for employees of large enterprises; 30% for medium-sized enterprises; 20% for small enterprises; and 10% for microenterprises). For all other situations, the benefit is the number of years of service multiplied by a percentage of the basic salary at

the time of dismissal: 100% for up to five years of service or 50% for more than five years (large enterprises); 100% for up to three years of service or 40% for more than four years (medium-sized enterprises); 100% for up to two years of service or 30% for more than three years (small enterprises); and 100% for up to two years or 20% for more than two years (micro-enterprises).

Family Allowances

Regulatory Framework

First law: 1990 (social insurance).

Current laws: 2004 (social protection) and 2011 (family benefits).

Type of program: Social insurance system.

Coverage

Employed persons and pensioners, including foreigners covered under bilateral agreements.

Exclusions: Self-employed persons.

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

Paid for up to five children aged 3 to 14 whose parents work or receive an old-age or disability pension.

Children must be vaccinated according to Ministry of Health regulations, and regularly attend school.

Family Allowance Benefits

For an insured person with monthly income (either from earnings or a pension) up to five times the legal monthly minimum wage, 800 kwanzas a month is paid for each eligible child; for monthly income more than five times but not more than 10 times the legal monthly minimum wage, 500 kwanzas a month is paid; for monthly income above 10 times the legal monthly minimum wage, 300 kwanzas a month is paid.

The legal monthly minimum wage is 15,003 kwanzas.

Administrative Organization

Ministry of Public Administration, Labor and Social Security (<http://www.maptss.gov.ao/>) provides general supervision.

National Social Security Institute (<http://www.inss.gv.ao/>) administers the program.