

Burundi

Exchange rate: US\$1.00 =
1,650 Burundi francs (BIF).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military and police personnel, workers under contract with the civil service, interns, and apprentices.

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

Exclusions: Self-employed persons.

Special system for civil servants and judges.

Source of Funds

Insured person: 4% of monthly covered earnings; 5.8% if in arduous work; 10% for the voluntarily insured.

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

The legal daily minimum wage is 105 BIF in rural areas and 160 BIF in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll; 8.8% for employees in arduous work.

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

The legal daily minimum wage is 105 BIF in rural areas and 160 BIF in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 BIF.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage.

Retirement is not necessary.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 60 with at least 12 months but less than 15 years of coverage.

Disability pension: Must be assessed with at least a 66.7% permanent loss of earning capacity and have at least three years of coverage, including six months in the last year. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident.

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

The pension is payable abroad under reciprocal agreement.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include a widow(er), unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled), and dependent parents and grandparents if there is no surviving spouse or child.

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

The pension is payable abroad under reciprocal agreement.

Survivor settlement: Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow(er), unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled), and parents if there is no surviving spouse or child.

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

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

The legal daily minimum wage in urban areas is 160 BIF.

The insured may receive the old-age pension and a survivor pension at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Old-age settlement: A lump sum of the insured's average monthly earnings in the last three or five years, whichever is greater, multiplied by the number of 12-month periods of contributions is paid.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid. If the insured is younger than the normal retirement age at the time of the claim, a six-month contribution period is credited for each year the insured is younger than the normal retirement age.

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

The legal daily minimum wage in urban areas is 160 BIF.

Constant-attendance supplement: 50% of the disability pension is paid.

The insured may receive the disability pension and a survivor pension at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension at the same time, only the higher pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

Dependent parent's and grandparent's pension: If there are no other eligible survivors, 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent parent or grandparent.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

The survivor can receive a survivor pension and either an old-age pension or a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor settlement: A percentage of the old-age settlement the deceased was entitled to receive is paid as a lump sum (50% for a spouse, 25% for an orphan, and 25% for other dependents). The maximum combined survivor settlement is 100% of the old-age settlement the deceased was entitled to receive.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1980 (health insurance), 1984, and 1993 (labor code).

Type of program: Employer-liability (cash and medical benefits) and social assistance (medical benefits) system.

Coverage

Employer liability: Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

Social assistance: Citizens of Burundi.

Source of Funds

Insured person

Employer liability: None.

Social assistance: None.

Self-employed person

Employer liability: Not applicable.

Social assistance: None.

Employer

Employer liability: The total cost.

Social assistance: None.

Government

Employer liability: None; contributes as an employer (provides benefits directly to civil servants).

Social assistance: The total cost.

Qualifying Conditions

There is no minimum qualifying period.

Sickness and Maternity Benefits

Cash sickness benefits (employer liability): 66.7% of the employee's wages is paid for up to three months each calendar year.

Cash maternity benefits (employer liability): 50% of the employee's wages is paid for up to 12 weeks (14 weeks if there are complications arising from pregnancy or childbirth) including at least six weeks after childbirth.

Workers' Medical Benefits

Medical benefits (employer liability): Employers provide medical care for their employees.

Medical benefits (social assistance): Informal workers aged 21 or older can buy a Medical Assistance Card for 3,000 BIF a year and pay 20% of the cost of medicine and 20% of the cost of medical appointments and tests in local clinics and district hospitals.

The public-sector mutual provides medical benefits for civil servants and covers 80% of medical costs, 70% for medicine, and 90% for chronic diseases. Civil servants contribute 6% of salaries (excluding housing expenses). A private-sector mutual was established in May 2014 and is being implemented.

Dependents' Medical Benefits

Medical benefits (employer liability): Dependents' medical benefits are the same as those for the worker.

Medical benefits (social assistance): Pregnant women and children younger than age 5 receive free health care.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

Ministry of Health (<http://www.minisante.bi/>) administers the social assistance medical benefits.

Employers provide benefits directly to their employees.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including agricultural workers, apprentices, trainees, and military and police personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 80,000 BIF.

Government: None; contributes as an employer.

Qualifying Conditions

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 earnings up to a maximum is paid from the 31st day after the disability began (from the second day for a commuting accident or if the employer pays the costs related to the accident) for the total period of incapacity for work, up to six months from the date of the accident. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on earnings in the three calendar months before the month the disability began.

The pension is payable abroad under reciprocal agreement.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total (100%) disability, 100% of the insured's average monthly earnings up to a maximum is paid.

The pension may be paid as a lump sum after five years, subject to conditions.

The average monthly earnings used to calculate benefits are based on earnings in the three calendar months before the month the accident occurred.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full disability is paid according to the assessed degree of disability; a lump sum is paid for an assessed degree of disability of less than 15%.

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

The minimum monthly benefit is the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 BIF.

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, 100% of the higher pension and 50% of the lower pension is paid. If the insured is entitled to both the nonwork injury disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension

Spouse's pension: 50% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases upon remarriage.

Remarriage settlement: A lump sum of six months of the spouse's pension is paid to the widow(er).

Orphan's pension: 20% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

Dependent parent's and grandparent's pension: If there are no other eligible survivors, 20% of the old-age or disability pension the deceased received or was entitled to receive if assessed with a permanent total disability is paid to each dependent parent or grandparent.

The maximum combined survivor benefit is 100% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Funeral grant: A lump sum of 60,000 to 80,000 BIF is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the program.

National Social Security Institute and public or approved private medical institutions provide medical services.

Family Allowances

Regulatory Framework

First law: 1971.

Current law: 1977 (family benefits).

Type of program: Employer-liability system.

Coverage

Salaried workers covered by the labor code and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Family allowance: The insured's wife must not be in paid employment and children must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled).

Family Allowance Benefits

Family allowance: Specified monthly benefits are paid for the insured's wife and for each eligible child. Benefits are reduced by 50% if the insured works less than four hours a day.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender provides general supervision.

Employers pay benefits directly to employees.