

Central African Republic

Exchange rate: US\$1.00 = 621.73 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1963.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including employees of the national public service and local authorities, students in professional schools, trainees, and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Civil servants, and military and security forces personnel.

Source of Funds

Insured person: 3% of gross earnings.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Self-employed person: Voluntary contributions.

Employer: 4% of gross payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

Early pension: Age 55 with at least 180 months of contributions.

The pension is payable abroad under reciprocal agreement.

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

Employment must cease.

Disability pension: Must be assessed with at least a 66.7% loss of earning capacity, be registered with the National Social Security Fund for at least five years, and have at least

six months of contributions in the year before the disability began. The registration and contribution requirements are waived for employed persons if the disability is the result of a nonoccupational accident.

Constant-attendance supplement: 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 pension, an old-age allowance, or a disability pension.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow who is pregnant by, or a widow(er) who had a child with the deceased).

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

Survivor settlement: The deceased was insured but was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow who is pregnant by, or a widow(er) who had a child with the deceased).

Old-Age Benefits

Old-age pension: 40% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid.

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

The legal monthly minimum wage is 18,850 CFA francs (2013).

The maximum monthly old-age pension is 80% of the insured's average monthly earnings.

Early pension: The benefit is reduced by 5% for each year the pension is claimed before the normal retirement age.

Pensions are paid quarterly.

Old-age allowance: A lump sum of one month of the insured's average earnings in the last three or five years, whichever is greater, is paid for each 12-month period of coverage.

Permanent Disability Benefits

Disability pension: 40% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions from 280 to 350 months is paid. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

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

The pension is paid quarterly.

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). If there is more than one widow, the amount is split equally.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among all orphans; 100% for full orphans.

The maximum combined survivor benefit is 100% of the deceased's old-age or disability pension.

Pensions are paid quarterly.

Survivor settlement: A lump sum is paid based on the number of 12-month periods of contributions.

Administrative Organization

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 2006 (social security) and 2009 (labor code).

Type of program: Social insurance (cash maternity benefits) and employer-liability (cash sickness benefits) system.

Coverage

Social insurance: Salaried women and uninsured women married to insured men.

Exclusions: Self-employed persons.

Employer liability: Employed persons.

Exclusions: Self-employed persons, magistrates and civil servants, and military personnel (including from the Republican Guard).

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period. The sickness must be assessed by a registered medical practitioner.

Cash maternity benefits (social insurance): Must have at least six months of insured employment.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's salary is paid for a period determined by the employment level of the employee: eight days for workers paid for each task, daily, weekly or biweekly; one month for workers paid monthly; two months for supervisors; and three months for managers.

Maternity benefit (social insurance): 50% of the insured's daily earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

Prenatal allowance and birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

No statutory benefits are provided.

Some health services are provided to women during the maternity leave period.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First laws: 1935 and 1959.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and members of producers' cooperatives.

Exclusions: Self-employed persons and agricultural workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period. The incapacity to work must be assessed by a medical practitioner.

Temporary Disability Benefits

50% of the insured's average daily earnings in last month before the disability began is paid for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 7,200,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the last month before the disability is paid for up to 16 years.

The maximum monthly earnings used to calculate benefits are the legal monthly minimum wage multiplied by 75; only 33.3% of the portion of the salary above the legal monthly minimum wage multiplied by 18.73 is used to calculate benefits.

The legal monthly minimum wage is 18,850 CFA francs (2013).

Partial disability: For an assessed degree of disability of at least 16% but less 100%, the benefit is the covered annual earnings in the year before the disability began multiplied by 0.5% for each degree of assessed disability from 1% to 50% and by 1.5% for the assessed degree of disability greater than 50%.

For an assessed degree of disability of 15% or less, or if the annual permanent disability pension is less than the legal monthly minimum wage multiplied by 1.28, a lump sum is paid.

Constant-attendance supplement: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the permanent disability pension the deceased received or was entitled to receive is paid for up to eight years. If there is more than one widow, the pension is split equally.

The widow must have been married to the deceased for at least one year, be pregnant by, or have had a child with the deceased.

Orphan's pension: 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

The benefit is paid to orphans up to age 18 (age 21 if a student or disabled).

The maximum combined survivor benefit is 85% of the deceased's permanent disability pension.

Administrative Organization

Ministry of Public Service, Administrative Reform, Labor, Employment and Social Protection provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 12% of covered payroll.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance maternity benefits.

Government: None.

Qualifying Conditions

Family allowances: Paid for children younger than age 18 (age 21 if a student or disabled). School-age children are required to attend school. The parent must have worked for at least six months and currently work at least 20 days or 133 hours a month.

Prenatal allowance: Must have at least six months of continuous employment and undergo regular prescribed medical examinations.

Birth grant: Paid for each of the first three births from a registered civil union if the combined age of both parents does not exceed 55 years.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month is paid for each eligible child, up to six children at one time.

Prenatal allowance: 1,800 CFA francs a month is paid for nine months.

Birth grant: A lump sum of 30,000 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Public Administration and Social Insurance provides general supervision.

National Social Security Fund administers the program.