

## Gabon

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1963 (pensions), 1978 (social security), and 1983 (social protection).

**Current laws:** 1975 (social security) and 1976 (coverage).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including household workers.

Special systems for self-employed persons, public-sector workers, hospital personnel, and military personnel.

#### Source of Funds

**Insured person:** 2.5% of covered earnings.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 5% of covered payroll.

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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) with at least 20 years of coverage, including at least 120 months of coverage in the last 20 years.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

**Old-age settlement:** Age 55 (age 50 if prematurely aged) with less than 20 years of coverage.

**Disability pension:** Must be younger than the normal retirement age, be assessed with a loss of earning capacity,

and have at least five years of coverage, including at least 30 months of coverage in the five years before the disability began. If the disability is the result of a work-related accident, including commuting to and from work, coverage requirements are waived.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 120 months of coverage.

Eligible survivors include a widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

**Survivor settlement:** The deceased did not qualify for an old-age or disability pension and had less than 120 months of coverage.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

#### Old-Age Benefits

**Old-age pension:** 40% of the insured's average covered monthly earnings in the last three or five years of employment, whichever is greater, plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum monthly pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

Benefits are paid quarterly.

**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.

**Old-age settlement:** A lump sum of 50% of the insured's average covered monthly earnings in the last three or five years of employment, whichever is greater, for each six-month period of contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** 60% of the old-age pension the insured was entitled to receive if he or she had worked until age 55 is paid.

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

The legal monthly minimum wage is 150,000 CFA francs.

If the insured is assessed with a total (100%) disability, the pension is paid monthly; with an assessed degree of disability of at least 75% but less than 100%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

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

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### Survivor Benefits

#### Survivor pension

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

**Orphan's pension:** 20% of the old-age pension the deceased received or was entitled to receive is paid for each eligible orphan; 35% if the orphan's mother is ineligible for the spouse's pension.

The maximum combined survivor benefit is 85% of the old-age pension the deceased received or was entitled to receive.

Pensions are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

**Survivor settlement:** A lump sum of a month of the old-age pension the deceased would have been entitled to receive with 120 months of coverage, multiplied by the number of six-month periods of actual coverage, is paid to the widow(er). If there is more than one widow, the pension is split equally.

#### Administrative Organization

Ministry of Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<http://www.cnss.ga/>), governed by a tripartite council and director general, administers contributions, and pays benefits.

### Sickness and Maternity

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#### Regulatory Framework

**First law:** 1952 (labor code).

**Current laws:** 1975 (social security), 1976 (coverage), 1994 (labor code), 1995 (health), 2007 (health care), and 2007 (health insurance).

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

### Coverage

**Social insurance:** Employed persons, pensioners, and their dependents.

Special system for civil servants, military personnel, self-employed persons, and state contract workers.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Low-income residents of Gabon.

### Source of Funds

#### Insured person

**Social insurance:** 2% of earnings (medical benefits). Pensioners pay 1.5% of the pension (medical benefits). None (cash maternity benefits).

**Employer liability:** None.

**Social assistance:** None.

#### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

**Social assistance:** None.

#### Employer

**Social insurance:** 2% of covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations. See Family Allowances for cash maternity benefits.

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

**Employer liability:** The total cost.

**Social assistance:** None.

#### Government

**Social insurance:** None.

**Employer liability:** None.

**Social assistance:** The total cost (financed through earmarked taxes; general revenues cover any deficit).

### Qualifying Conditions

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

**Cash maternity benefits (social insurance):** The woman must have been in insured employment for at least four months before the pregnancy began.

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

**Medical benefits (social insurance):** There is no minimum qualifying period.

**Medical benefits (social assistance):** Must be aged 16 or older and have a monthly income below the legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

### **Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's last monthly earnings is paid; the duration of the benefit depends on the length of employment: 15 days for less than one year of employment; one month for at least one but less than three years; two months for at least three but less than five years; three months for at least five but less than 10 years; four months for at least 10 but less than 15 years; five months for at least 15 but less than 20 years; and six months for at least 20 but less than 30 years, plus 10 days for each year exceeding 30 years. 50% of earnings is paid thereafter, for up to six months from the first day of the sickness. The employee is entitled to a disability pension once the sick pay has ended.

**Maternity benefit (social insurance):** 100% of the insured's last monthly earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications resulting from pregnancy or childbirth.

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

### **Workers' Medical Benefits**

**Medical benefits (social insurance):** Benefits include inpatient and outpatient treatment, medicine, and transportation. National Social Security Fund (CNSS) hospitals and dispensaries and other participating establishments provide medical services.

Cost sharing: Maternity care and medicine are free. The insured pays a portion of the cost of other medical services according to a schedule in law.

The labor code requires employers to provide certain medical services.

**Medical benefits (social assistance):** Benefits include general and specialist medical care, inpatient and outpatient treatment, generic medicine, mandatory vaccinations, prostheses, laboratory and X-ray fees, transportation, and maternity care for up to 30 days after childbirth. Hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays a portion of the cost of other medical services according to a schedule in law.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

### **Dependents' Medical Benefits**

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

### **Administrative Organization**

Ministry of Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

National Social Security Fund (<https://www.cnss.ga/>), governed by a tripartite council and director general, collects contributions and pays benefits for the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga/>) administers the social assistance program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1935.

**Current laws:** 1975 (social security) and 1996 (state pension).

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, including members of cooperatives, apprentices, and students.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 3% of gross payroll.

**Government:** None.

#### **Qualifying Conditions**

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 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability. The employer pays the benefit for the day of the accident.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity during rehabilitation for full-time work. The combined income from benefits and

earnings must not exceed the earnings used to calculate benefits.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total (100%) disability, 100% of the insured's daily average earnings in the month before the disability began is paid.

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

The legal monthly minimum wage is 150,000 CFA francs.

**Partial disability:** The benefit is the insured's average insurable earnings multiplied by 0.5% for the assessed degree of disability from 10% to 50% and by 1.5% for the assessed degree of disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

If the insured is assessed with a total (100%) disability, the pension is paid monthly; for an assessed degree of at least 75% but less than 100%, the insured can request monthly payments; otherwise the pension is paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; laboratory services; X-rays; rehabilitation; and transportation.

### **Survivor Benefits**

#### **Survivor pension**

**Spouse's pension:** 30% of the deceased's average monthly earnings is paid to the widow(er). If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

**Orphan's pension:** 15% of the deceased's average monthly earnings is paid for each of the first two orphans; 10% for each additional orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average monthly earnings is paid for each dependent parent.

The maximum combine survivor benefit is 85% of the deceased's average monthly earnings.

**Survivor settlement:** If there are no eligible survivors, a lump sum of six months of the deceased's average earnings is paid to the closest relative.

**Funeral grant:** A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to eight times the deceased's average monthly earnings.

### **Administrative Organization**

Ministry of Social Development and Family, Social Insurance and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

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### **Unemployment**

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#### **Regulatory Framework**

The 2000 labor code requires employers to provide severance pay to dismissed employees in case of termination of a work contract without a fair justification from the employer or due to economic reasons. A lump sum of 20% of the employee's average monthly earnings in the last 12 months is paid for each year of continuous employment.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1975 (social security), 2000 (maternal health), 2002 (family allowances), and 2007 (social assistance).

**Type of program:** Social insurance and social assistance system.

#### **Coverage**

**Social insurance:** Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

**Social assistance:** Needy citizens of Gabon.

#### **Source of Funds**

##### **Insured person**

**Social insurance:** None.

**Social assistance:** None.

##### **Self-employed person**

**Social insurance:** Not applicable.

**Social assistance:** None.

##### **Employer**

**Social insurance:** 8% of covered payroll on earnings above 20,000 CFA francs.



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

The legal monthly minimum wage is 150,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

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

*Social assistance:* None.

### Government

*Social insurance:* None.

*Social assistance:* The total cost.

### Qualifying Conditions

**Family allowance (social insurance):** Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary.

**Family allowance (social assistance, means tested):** Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must be age 16 or older.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**Prenatal allowance (social insurance):** The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary. The mother must undergo prescribed medical examinations.

**Birth grant (social insurance):** The parent must have at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary. The mother and child must undergo prescribed medical examinations.

**Birth grant (social assistance, means tested):** Paid to mothers aged 16 or older who undergo prescribed medical examinations.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

**School allowance (social insurance):** Paid for dependent primary, secondary, technical, or professional school students.

**School allowance (social assistance, means tested):** Paid for dependent primary, secondary, technical, or professional school students.

Means test: Monthly income must be less than the monthly legal monthly minimum wage.

The legal monthly minimum wage is 150,000 CFA francs.

### Family Allowance Benefits

**Family allowance (social insurance):** 7,000 CFA francs a month is paid for each eligible child.

**Family allowance (social assistance, means tested):** 5,000 CFA francs a month is paid for each eligible child.

**Prenatal allowance (social insurance):** 13,500 CFA francs is paid in two equal parts.

**Birth grant (social insurance):** A lump sum of 8,000 CFA francs is paid for each birth and up to 45,000 CFA francs for clothing and other necessities (layette) for a newborn baby.

**Birth grant (social assistance, means tested):** Up to 50,000 CFA francs is paid for clothing and other necessities (layette) for a newborn baby.

**School allowance (social insurance):** 20,000 CFA francs a year is paid for each eligible child.

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

**School allowance (social assistance, means tested):** 5,000 CFA francs a year is paid for each eligible child.

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National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga/>) administers the social assistance program.