

## Cameroon

Exchange rate: US\$1.00 = 603.87 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1969 (pensions), implemented in 1974; and 2014 (voluntary coverage extension).

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

#### Coverage

Employed persons.

Voluntary coverage for self-employed persons, persons who previously had mandatory coverage, and certain other persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 4.2% of monthly covered earnings; 8.4% of the average monthly salary for the voluntarily insured.

The average monthly salary is set by agreement between the voluntarily insured and the National Social Insurance Fund.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

**Self-employed person:** 8.4% of the average monthly salary.

The average monthly salary is set by agreement between the self-employed person and the National Social Insurance Fund.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

**Employer:** 4.2% of monthly covered payroll.

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

The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension (Pension de vieillesse normale):**

Age 60 with at least 20 years of coverage and at least 180 months of paid or credited contributions, including at least 60 months in the last 10 years.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Early pension (Pension de vieillesse anticipée): Age 50 with at least 20 years of coverage and at least 180 months of paid or credited contributions, including at least 60 months in the last 10 years.

Employment must cease.

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

**Old-age grant (Allocation de vieillesse normale):** Age 60 with at least 12 months but less than 180 months of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Early grant (Allocation de vieillesse pour usure prématurée): Age 50 with at least 12 months but less than 180 months of paid or credited contributions.

Employment must cease.

**Disability pension (Pension d'invalidité):** Must be younger than the normal retirement age, have an assessed loss of earning capacity of at least a 66.66%, and have at least five years of coverage, including at least six months of contributions in the last 12 calendar months before the disability began. There is no contribution requirement if the disability is the result of a nonwork-related accident.

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

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance supplement.

The disability pension is payable abroad under reciprocal agreement.

**Survivor pension (Pension de survivants):** The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 180 months of paid or credited contributions.

Contributions may be credited under certain conditions, such as for periods receiving sickness, maternity, or work injury benefits.

Eligible survivors include a widow(er) at any age, orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), dependent parents, and other relatives if there are no other eligible survivors.

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

**Survivor grant (Allocation de survivants):** The deceased was entitled to receive an old-age grant at the time of death.

Eligible survivors include a widow(er) at any age, orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

**Funeral grant (Frais funéraires):** The deceased received or was entitled to receive an old-age pension or was entitled to receive an old-age grant at the time of death, and there are no eligible survivors for the survivor pension or survivor grant.

### Old-Age Benefits

**Old-age pension (Pension de vieillesse normale):** The monthly pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for every 12 months of paid or credited contributions exceeding 180 months.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,270 CFA francs.

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

Early pension (Pension de vieillesse anticipée): Calculated in the same way as the old-age pension.

**Old-age grant (Allocation de vieillesse normale):** 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 paid or credited contributions is paid.

Early grant (Allocation de vieillesse pour usure prématurée): Calculated in the same way as the old-age grant.

### Permanent Disability Benefits

**Disability pension (Pension d'invalidité):** The monthly pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for every 12 months of paid or credited contributions exceeding 180 months. For each year a claim is made before the insured reaches the normal retirement age, the insured is credited with a six-month insurance period.

Constant-attendance allowance: 40% of the disability pension is paid.

## Survivor Benefits

### Survivor pension (Pension de survivants)

**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 pension is split equally.

**Orphan's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 25% for each full orphan.

**Dependent parent's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

**Other eligible survivors:** If there is no surviving widow(er), orphan, or dependent parent, the pension is split equally among other relatives.

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

**Survivor grant (Allocation de survivants):** A lump sum of 30% of the deceased's average monthly earnings in the last three or five years (whichever is greater) multiplied by the number of six-month periods of paid or credited contributions is paid. If there is more than one survivor, the grant is split equally.

**Funeral grant (Frais funéraires):** The cost of the funeral is paid, up to 1,200,000 CFA francs.

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), managed by a tripartite board and managed by a director general, administers the program and collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1956 (family allowances in French Cameroon).

**Current laws:** 1967 (family allowances) and 1992 (labor code).

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

Note: Government health facilities provide some free medical care to pregnant women and children.

### Coverage

Employed persons.

Exclusions: Self-employed persons.

## Cameroon

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Special system for civil servants.

### 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.

### Qualifying Conditions

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

**Cash maternity and medical benefits (social insurance):** Must have been in covered employment for at least six consecutive months at the time of childbirth.

**Prenatal grant (Allocation prénatale, social insurance):** Paid to an insured woman who undergoes two medical examinations during pregnancy.

**Maternity grant (Allocation de maternité, social insurance):** Paid to an insured woman or the wife of an insured man who gives birth to one or more children while under medical supervision.

### Sickness and Maternity Benefits

**Sickness benefit (Prestation de maladie, employer liability):** Depending on the type of contract and the employment sector, up to 100% of the employee's earnings is paid for up to six months.

**Maternity benefit (Prestation de maternité, social insurance):** 100% of the insured's last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended up to six weeks after childbirth if there are complications resulting from pregnancy or childbirth.

**Prenatal grant (Allocation prénatale, social insurance):** A lump sum of nine times the monthly family allowance is paid in two installments, one after each of the required prenatal examinations.

The monthly family allowance is 2,800 CFA francs.

**Maternity grant (Allocation de maternité, social insurance):** A lump sum of 12 times the monthly family allowance is paid for each living and viable child.

The monthly family allowance is 2,800 CFA francs.

### Workers' Medical Benefits

**Maternity medical benefits (social insurance):** Employed women are reimbursed for childbirth medical expenses of up to 1,400 CFA francs and up to 200 CFA francs for each prenatal and pediatric examination until the newborn reaches age six months.

**Medical benefits (employer liability):** The labor code requires employers to provide certain medical services for workers and their immediate family members through their own medical services or a mutual benefit societies and health insurance policies.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for employees covered by the labor code.

Some health care services are provided to mothers and children under Family Allowances.

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), governed by a tripartite board and managed by a director general, administers the social insurance program and collects contributions.

Employers pay benefits directly to employees under the employer-liability program.

### Work Injury

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#### Regulatory Framework

**First law:** 1944 (work injury and occupational diseases in French Cameroon).

**Current law:** 1977 (work injury and occupational diseases).

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

#### Coverage

Employed persons, apprentices, seamen, students in technical schools, persons in vocational retraining and rehabilitation, and persons working in the national civic and development service.

Exclusions: Self-employed persons.

Special system for civil servants.

## Source of Funds

**Insured person:** None.

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

**Employer:** 1.75%, 2.5%, or 5% of gross monthly payroll, depending on the assessed degree of risk.

**Government:** None.

## Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

## Temporary Disability Benefits

66.7% of the insured's average monthly earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The daily earnings used to calculate benefits are subject to a maximum.

## Permanent Disability Benefits

**Permanent disability pension:** For a total (100%) disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

The legal monthly minimum wage is 36,270 CFA francs.

The monthly earnings used to calculate benefits are subject to a maximum.

**Constant-attendance supplement:** The legal monthly minimum wage is paid if the insured requires the constant attendance of others to perform daily functions.

**Partial disability:** For an assessed degree of disability of at least 20% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; for an assessed degree of disability of less than 20%, a lump sum of 10 years of the partial disability pension is paid.

## Workers' Medical Benefits

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

## Survivor Benefits

**Survivor pension:** 85% of the deceased's average monthly earnings in the last three months is paid. The pension is split among the eligible survivors according to a schedule in law.

Eligible survivors include a widow(er), orphans younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or if disabled), and dependent parents.

**Funeral grant:** The cost of the funeral is paid, up to 1,200,000 CFA francs.

## Administrative Organization

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## Unemployment

### Regulatory Framework

Under the labor code (1992), employers must provide severance pay to a dismissed employee who had a contract of unlimited duration, was employed for at least two years, and did not commit any serious misconduct. The payment amount is based on the employee's length of service: 20% of the employee's monthly wages is paid for each of the first five years of service, plus 25% for each year of service from the 6th to the 10th year, plus 30% for each year of service from the 11th to the 15th year, plus 35% for each year of service from the 16th to the 20th year, plus 40% for each year of service exceeding 20 years.

## Family Allowances

### Regulatory Framework

**First law:** 1956 (family allowances in French Cameroon).

**Current law:** 1967 (family allowances), implemented in 1970.

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

### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants and apprentices with families.

## Source of Funds

**Insured person:** None.

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

**Employer:** 7% of monthly covered payroll (most employees, including household workers), 5.65% (agricultural employees), and 3.7% (private-sector teachers).

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

## Cameroon

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The legal monthly minimum wage is 36,270 CFA francs.

The maximum monthly earnings used to calculate contributions are 750,000 CFA francs.

The employer's contributions also finance maternity and prenatal benefits.

**Government:** None.

### **Qualifying Conditions**

Paid for children younger than age 6 (age 22 if a full-time student or if disabled) or aged 14 to 18 and serving an apprenticeship; students must provide proof of school attendance. The parent must be working at least 18 days or 120 hours a month or receiving an old-age or survivor pension.

Benefits continue to be paid during work-related disabilities, sick leave (up to 6 months), maternity leave (up to 14 weeks; may be extended up to six weeks), involuntary unemployment (up to three months), and statutory vacation.

### **Family Allowance Benefits**

2,800 CFA francs a month is paid for each eligible child.

Schedule of payments: The benefit is paid quarterly.

### **Administrative Organization**

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm/>), governed by a tripartite board and managed by a director general, administers the program and collects contributions.