

Côte d'Ivoire

Exchange rate: US\$1.00 = 568.65 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1962 (pensions) and 1968 (social security code).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 6.3% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 45 times the previous legal monthly minimum wage.

The previous legal monthly minimum wage is 36,607 CFA francs (2013).

Self-employed person: Not applicable.

Employer: 7.7% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 45 times the previous legal monthly minimum wage.

The previous legal monthly minimum wage is 36,607 CFA francs (2013).

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 with at least 15 years of paid or credited contributions.

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

Employment must cease.

If the insured is aged 60 or older and has less than 15 years of paid or credited contributions, he or she can purchase up to 24 months of contributions.

Early pension (Pension d'anticipation): Age 55 with at least 15 years of paid or credited contributions.

Child supplement (Bonification pour enfant à charge): Paid for each of the first three children younger than age 21.

The old-age pension is payable abroad.

Old-age grant (Allocation unique de vieillesse): Age 60 with more than two years but less than 15 years of paid or credited contributions.

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

Old-age settlement (Remboursement des cotisations de vieillesse): Age 60 with up to two years of paid or credited contributions; at any age for foreign workers who permanently leave the country.

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

Disability pension (Pension d'invalidité): Must be assessed with at least a 66.7% loss of earning capacity and have at least 15 years of paid or credited contributions.

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

Child supplement (Bonification pour enfant à charge): Paid for each of the first three children younger than age 21.

Survivor pension (Pension de réversion): Paid if the insured received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 (aged 50 for the early pension) or older and married to the deceased for at least two years (no age or length of marriage requirements if the widow(er) has two dependent children younger than age 21), and full orphans younger than age 21.

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

Old-Age Benefits

Old-age pension (Pension de retraite): The monthly pension is 1.33% of the insured's average monthly earnings in the 15 highest years of earnings multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average monthly earnings for each year of contributions since January 1, 2000.

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

The legal monthly minimum wage is 60,000 CFA francs.

The maximum monthly old-age pension is 50% of the insured's average covered earnings in the 15 highest years of earnings.

Early pension (Pension d'anticipation): The pension is reduced by 5% for each year it is claimed before the normal retirement age, except for persons who are already entitled to the maximum monthly pension or are unable to work.

Child supplement (Bonification pour enfant à charge): 10% of the old-age pension is paid for each eligible child, up to 30%.

The old-age pension is payable abroad quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living, depending on the financial resources of the system.

Old-age grant (Allocation unique de vieillesse): A lump sum based on the insured's average annual earnings, the number of years of contributions, and life expectancy at retirement, plus interest, is paid.

Old-age settlement (Remboursement des cotisations de vieillesse): A lump sum of the insured's total contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): The monthly pension is 1.33% of the insured's average monthly earnings in the 15 highest years of earnings multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average monthly earnings for each year of contributions since January 1, 2000.

The minimum monthly disability pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 60,000 CFA francs.

Child's supplement: 10% of the disability pension is paid for each eligible child, up to 30%.

Benefit adjustment: Benefits are adjusted based on changes in the cost of living, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de réversion)

Spouse's pension (Pension de conjoint survivant): 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 (for people married before the prohibition of polygamy in 1964), the pension is split equally.

Early pension: The pension is permanently reduced by 5% for each year the pension is claimed before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

Full orphan's pension (Pension d'orphelin de père et mère): 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible full orphan.

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

Benefit adjustment: Benefits are adjusted based on changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1955 (family benefits).

Current laws: 1999 (social insurance), 2014 (universal health coverage), and 2015 (labor code).

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

Note: Employers must provide certain medical services for their workers.

Coverage

Social insurance (cash and in-kind maternity benefits): Employed women, including temporary, fixed-term, and day laborers in the public sector.

Exclusions: Self-employed women.

Special system for civil servants.

Social insurance (medical benefits): Residents of Côte d'Ivoire.

Employer liability: Employed persons.

Exclusions: Civil servants.

Social assistance (medical benefits): Needy residents of Côte d'Ivoire.

Source of Funds

Insured person

Social insurance (cash and in-kind maternity benefits): None.

Social insurance (medical benefits): A monthly premium of 500 CFA francs is paid for each insured person; 1,000 CFA francs for the seventh and each additional child aged younger than 21 (no limit if disabled).

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash and in-kind maternity benefits): Not applicable.

Social insurance (medical benefits): A monthly premium of 1,000 CFA francs for each insured person (including dependents).

Employer liability: None.

Social assistance: None.

Employer

Social insurance (cash and in-kind maternity benefits): 0.75% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Social insurance (medical benefits): A monthly premium of 500 CFA francs for each of the following: the insured, his or her unemployed spouse, and up to six dependent children aged younger than age 21 (no limit if disabled).

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash and in-kind maternity benefits): None; contributes as an employer for public-sector employed women who are not civil servants.

Social insurance (medical benefits): None.

Employer liability: None.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (employer liability): Must be in covered employment, and the sickness must be certified by an authorized doctor or medical institution.

Cash and in-kind maternity benefits (social insurance): Must have at least three months of covered employment and stop working after 7.5 months of pregnancy.

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

Medical benefits (Régime Général de Base [RGB], social insurance): Must have three continuous months of contributions (six months for foreign nationals residing in Côte d'Ivoire).

Medical benefits (Régime d'Assistance Médicale [RAM], social assistance, means tested): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last monthly earnings is paid for up to six months; may be extended for up to a total of 12 months in case of long-term sickness.

Cash maternity benefit (social insurance): 100% of the insured's last gross monthly earnings is paid for six weeks before and eight weeks after the expected date of childbirth (10 weeks for multiple births); may be extended by up to 11 weeks if there are complications arising from pregnancy or childbirth (up to 12 months if the child is hospitalized).

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

Workers' Medical Benefits

Social insurance (Régime Général de Base [RGB]): Benefits include general, specialist, dental, and emergency care; hospitalization; surgery; imaging; and medicine. These medical services are provided through public or private institutions that are accredited by the National Social Insurance Fund.

Cost sharing: The National Social Insurance Fund reimburses 70% of the cost of medical services.

Social insurance (Remboursement des frais d'accouchement et des soins médicaux, in-kind maternity benefits): From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Community health centers under the National Social Insurance Fund provide medical care.

Social assistance (Régime d'Assistance Médicale [RAM], means tested): Medical benefits are the same as for the social insurance medical benefits program.

Cost sharing: There is no cost sharing.

Dependents' Medical Benefits

Social insurance (Régime Général de Base [RGB]): Dependents are insured in their own right.

Social insurance (Remboursement des frais d'accouchement et des soins médicaux, in-kind maternity benefits): Benefits are provided through the social insurance (RGB) or social assistance (RAM) programs.

Social assistance (Régime d'Assistance Médicale [RAM], means tested): Benefits for dependents are the same as for the primary beneficiary.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Employers pay sickness benefits directly to their employees.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers and collects contributions for the maternity benefits.

Social Insurance Institute and National Health Insurance Fund (IPS-CNAM) (<https://ipsnam.ci/>) administers and collects contributions for the medical benefits.

Work Injury

Regulatory Framework

First law: 1957 (private insurance).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees, seamen, certain members of cooperatives, apprentices, and students in technical colleges.

Voluntary coverage for self-employed persons (permanent work injury benefits only).

Source of Funds

Insured person: None.

Self-employed person: Contributions vary depending on the assessed degree of risk.

Employer: 2% to 5% of monthly covered payroll, depending on the assessed degree of risk.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. 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 daily earnings is paid for an initial period defined according to a schedule in law; 50% after this period and up to the 28th day after the disability began; 66.7% thereafter. The benefit is paid from the day after the disability began or the first medical exam related to the occupational disease until full recovery or certification of a permanent disability.

The maximum daily earnings used to calculate benefits are 36,695 CFA francs.

Permanent Disability Benefits

Permanent disability pension (Pension d'incapacité permanente): For a total (100%) disability, 100% of the insured's annual covered earnings is paid.

Partial disability: For an assessed degree of disability of less than 100%, the disability pension is the insured's average annual covered earnings multiplied by 0.5% for the assessed degree of disability up to 50% and by 1.5% for the assessed degree of disability exceeding 50%.

The insured's covered earnings are reduced by 66.7% for the part exceeding seven times the minimum annual earnings used to calculate benefits.

For an assessed degree of disability of at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs; for an assessed degree of disability of less than 10%, there are no minimum annual earnings used to calculate benefits.

For an assessed degree of disability of at least 10%, the maximum annual earnings used to calculate benefits are 26,615,484 CFA francs.

Constant-attendance supplement: 40% of the insured's annual earnings used to calculate benefits is paid if the insured requires the constant attendance of others to perform daily functions.

If the assessed degree of disability is greater than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; for an assessed degree of disability of 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

Schedule of payments: The pension is paid monthly if the assessed degree of disability is at least 75%; otherwise, quarterly or annually, depending on the amount paid.

Benefit adjustment: Benefits are adjusted annually based on changes in the average covered wage and the minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include 100% of the cost of medical and surgical care; hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

Survivor Benefits

Survivor pension (*Pension de survivants*)

Spouse's pension (Pension de veuve/veuf): 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the work injury occurred or the occupational disease began. If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases upon remarriage and a lump sum of three years of the spouse's pension is paid.

Orphan's pension (Pension d'orphelin): 15% of the deceased's annual earnings is paid for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension (Pension d'ascendant): 10% of the deceased's annual earnings is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 85% of the deceased's annual earnings.

Benefit adjustment: Benefits are adjusted annually based on changes in the average covered wage.

Funeral grant (*Frais funéraires*): A lump sum of 25% of 950,553 CFA francs is paid.

Administrative Organization

Ministry of Employment and Social Protection provides technical supervision.

Ministry of Economy and Finance (<https://www.finances.gouv.ci/>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the program and collects contributions.

Unemployment

Regulatory Framework

Under the labor code (2015), employers are required to provide severance pay in case of termination to an employee who did not commit any serious misconduct.

Family Allowances

Regulatory Framework

First law: 1955 (family allowances).

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance (*Allocation familiale*): Paid for children aged 1 to 14 (aged 18 if an apprentice; aged 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 18 days or 120 hours a month or be the widow(er) of an insured person.

Prenatal allowance (*Allocation prénatale*): The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

Birth grant (*Allocation au foyer du travailleur*): Paid for children born during the insured's first marriage; children born during the insured's second marriage may be eligible if the insured's first spouse dies. The mother and child must undergo prescribed medical examinations.

Maternity allowance (*Allocation de maternité*): The child must undergo prescribed medical examinations before age 1.

Family Allowance Benefits

Family allowance (Allocation familiale):

5,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The allowance is paid quarterly.

Prenatal allowance (Allocation prénatale):

13,500 CFA francs is paid in three parts: 3,000 CFA francs after the prenatal examination at three months, 6,000 CFA francs after the prenatal examination at six months, and 4,500 CFA francs after the prenatal examination at seven and a half months.

Birth grant (Allocation au foyer du travailleur): A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance (Allocation de maternité):

18,000 CFA francs is paid in three parts: 9,000 CFA francs at birth, 4,500 CFA francs when the child is age 6 months, and 4,500 CFA francs when the child is age 1.

Administrative Organization

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Social Insurance Institute and National Social Insurance Fund (IPS-CNPS) (<http://www.cnps.ci/>), managed by a tripartite board, administers the program.