

Guinea

Exchange rate: U.S.\$1.00 equals 1,976 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll.

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Note: Disability pensions are financed through sickness insurance.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if unable to work) with 15 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 50.

Disability pension: Loss of 2/3 of working or earning capacity and ineligible for an early pension. Currently covered with 26 days or 120 hours of employment in the last 3 months (conditions are waived for currently employed workers if the disability is due to an accident or infectious disease) and at least 5 years of contributions.

Survivor pension: The insured person was a pensioner or in insured employment at the time of death.

Old-Age Benefits

Old-age pension: About 2% of base earnings times the number of years of insurance coverage (some periods of incapacity are credited).

The maximum number of years for benefit calculation purposes is 30.

Early pension: The pension is reduced by between 5% and 10% for each year that the pension is received before age 55.

Permanent Disability Benefits

Disability pension: 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of the insured's pension.

Partial disability: The pension is proportionate to the loss of earning capacity.

The maximum partial disability pension is 30% of earnings.

Survivor Benefits

Survivor pension: 50% of the pension paid or accrued to the insured if caring for a child or age 50 or older; at any age if the widow of an old-age pensioner.

Orphan's pension: 10% of the insured's pension to each orphan; 20% for each full orphan.

The maximum orphan's pension is 100% of the insured's pension.

Funeral grant: A lump sum of 90 days' earnings, but no less than 2,500 francs.

Administrative Organization

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: 2.5% of earnings.

Employer: 4% of payroll (includes 1% for maternity benefits).

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Qualifying Conditions

Cash sickness and medical benefits: Three months of coverage and 26 days of employment during the last 3 months (conditions are waived for currently employed workers if the incapacity is due to an accident or infectious disease).

Cash maternity benefits: See Family Allowances, below.

Sickness and Maternity Benefits

Sickness benefit: 50% of average daily earnings. The benefit is payable after an 8-day waiting period for up to 13 weeks; benefit may be extended to 26 weeks if the insured person has at least 1 year of coverage with 250 days of employment during the last 12 months. (The labor code requires employer to pay full wages during the waiting period.)

The maximum duration of benefits is 1 year in the case of a permanent condition.

Maternity benefit: See Family Allowances, below.

Workers' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70% or 100% depending on the cost of the treatment), appliances, laboratory services, and transportation.

Benefits are available only after an 8-day waiting period during which the employer and the insured worker must share the medical care costs equally.

Dependents' Medical Benefits

Same as for the insured person.

Administrative Organization

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 4% of payroll.

Government: None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of earnings for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 70% of average earnings for total disability.

Partial disability: Equal to the permanent disability pension multiplied by the assessed degree of disability; the pension is paid as a lump sum if the assessed degree of disability is from 1% to 14%.

Workers' Medical Benefits

Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings is payable to a widow or a dependent widower.

Orphan's pension: 15% of the insured's earnings each for the first two orphans and 10% for each other orphan is paid up to age 16 (age 20 if a student); 20% for each full orphan.

Dependent relatives: 10% of the insured's earnings each, up to a maximum of 20%.

The maximum survivor pension is 85% of the insured's earnings.

Funeral grant: A lump sum of 90 days' earnings, but no less than 2,885 francs.

Administrative Organization

Ministry of Social Welfare and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994.

Type of program: Employment-related system.

Coverage

Employed persons subject to the labor code who are covered under social insurance.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: None.

The minimum monthly earnings for contribution purposes are 75,000 francs.

The maximum monthly earnings for contribution purposes are 400,000 francs.

Qualifying Conditions

Family allowances: The child must be under age 17. The parent was covered during the previous month and is currently working 18 days a month (unless a social insurance beneficiary).

Cash maternity benefits: The woman is in insured employment.

Family Allowance Benefits

Family allowances: 1,500 francs a month for each child, up to a maximum of 10 children.

Maternity benefit: 100% of earnings. (The labor code requires the employer to pay half.) The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

Administrative Organization

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.