

Congo (Brazzaville)

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: 4% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution and benefit purposes are 1,200,000 CFA francs.

Self-employed person: Not applicable.

Employer: 8% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 1,200,000 CFA francs.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged), registered with the National Social Security Fund during the last 20 years, and has a total of 240 months of insurance coverage, including 60 months of contributions in the last 10 years. Retirement from paid employment is necessary.

Partial pension: The insured is of pensionable age, retired from paid employment, and has at least 60 months of contributions but does not meet the other qualifying conditions for the old-age pension.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: The insured does not meet the qualifying conditions for a full or partial pension.

Disability pension: A loss of 2/3 of capacity for any work, registered with the National Social Security Fund for at least

5 years, and 6 months of contributions in the year before the onset of disability. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

Survivor pension: The deceased met the qualifying conditions for a pension or was a pensioner at the time of death.

Survivor settlement: The deceased did not qualify for a pension.

Eligible survivors are a widow(er) who was married to the deceased for at least 1 year, children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled), and dependent parents.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years, plus 2% of the insured's average monthly earnings for each 12-month period of insurance coverage beyond 240 months.

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

The maximum pension is equal to 80% of the insured's average monthly earnings.

Partial pension: The pension is equal to 2% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years for each year of insurance coverage.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Old-age settlement: A lump sum equal to 1 month of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years is payable for each 12-month period of insurance coverage.

Permanent Disability Benefits

Disability pension: The pension is equal to 40% of the insured's average monthly earnings in the best 3 or 5 years out of the last 10 years, plus 2% for each 12-month period of insurance coverage beyond 240 months. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 6-month coverage period.

When the insured reaches age 55, the disability pension ceases and is replaced by an old-age pension of the same amount.

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

The maximum pension is equal to 80% of the insured's average monthly earnings.

Constant-attendance allowance: Equal to 50% of the pension.

Child supplement: 1,200 CFA francs a month for each child.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Survivor Benefits

Survivor pension: 30% of the deceased's pension is payable to the widow(er).

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum equal to 6 months' pension.

Orphan's pension: 50% of the deceased's pension is split equally among the orphans. The orphan pension must be at least equal to family allowances.

Other eligible survivors: 20% of the deceased's pension is split equally.

The total survivor pension must not exceed 80% of the deceased's pension.

Benefits are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the cost of living.

Survivor settlement: A lump sum equal to 1 month's basic old-age pension for each 6-month period of contributions.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1986 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.2% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have 6 consecutive months of employment and be currently working at least 20 days or 133 hours a month.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

Maternity benefit: The benefit is equal to 50% of daily insurable earnings in the month before maternity leave begins (the employer also pays 50% of earnings). The benefit is payable for 15 weeks, including at least 9 weeks after the expected date of childbirth; may be extended by 3 weeks in case of complications.

Workers' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

The insured is reimbursed for any medical expenses related to maternity care.

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1986 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.25% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily earnings in the 30 days before the onset of disability is payable for up to 3 months; thereafter, 2/3 of the same average earnings is payable. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit calculation purposes are equal to 1% of the maximum monthly earnings for contribution purposes.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 100% of the insured's average earnings.

Partial disability: The pension is equal to the insured's average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50%, and by 1.5 times the assessed degree of disability for the portion above 50%. For an assessed degree of incapacity less than 10%, a lump sum is paid.

Constant-attendance allowance: Equal to 50% of the pension.

Pensions are normally paid quarterly. If the insured is assessed as 100% disabled, the pension is paid monthly; if assessed as at least 75% disabled, the insured can request a monthly payment; if assessed as less than 25% disabled, annual payments are made.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, and transportation.

Survivor Benefits

Survivor pension: 30% of the deceased's earnings are paid to the widow(er).

Eligible widow(er)s must not have been separated or divorced from the deceased and must have been married to the deceased before the date of the accident that resulted in the insured's death.

The pension ceases on remarriage, and a lump sum is paid.

Remarriage settlement: A lump sum, up to a maximum of 3 years' pension.

Foreign survivors who leave the country receive a lump sum equal to 3 years' pension.

Orphan's pension: 50% of the deceased's earnings is split equally among orphans younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Dependent parent's pension: 20% of the deceased's earnings is split equally.

The total survivor pension must not exceed 85% of the deceased's earnings.

Pensions are paid quarterly.

Funeral grant: The cost of the funeral, up to a maximum.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1949.

Current law: 1986 (social security).

Type of program: Employment-related system.

Coverage

Employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage. The legal minimum monthly wage is 43,000 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must have 6 consecutive months of employment and be currently working at least 20 days or 133 hours a month; the widow of an insured person.

Prenatal allowance: Must undergo regular prescribed medical examinations.

Birth grant: Awarded for the first three births of the first marriage.

Family Allowance Benefits

Family allowances: 1,200 CFA francs a month for each child.

Prenatal allowance: 1,200 CFA francs a month for each month of pregnancy. The allowance is paid in two installments.

Birth grant: A lump sum of 1,100 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor and Social Security (<http://www.gouv.cg>) provides supervision.

National Social Security Fund administers the program.