

Chad

Exchange rate: US\$1.00 = 496 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1977 (pensions) and 1978 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Salaried workers regulated by the labor code.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.5% of gross earnings.

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

Self-employed person: Not applicable.

Employer: 5% of gross payroll.

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

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 180 months of coverage or 60 months of contributions in the last 10 years.

Employment must cease.

Old-age settlement: Age 60 but does not qualify for the old-age pension.

Disability pension: Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of contributions in the year before the disability began. There is no qualifying period if the disability is the result of a nonoccupational accident.

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

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Remarriage settlement: Upon remarriage, the widow(er) receives a lump-sum payment.

Eligible survivors include a widow aged 40 or older, pregnant, disabled, or caring for a child, and who was married to the deceased for at least one year; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor settlement: Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow aged 40 or older, pregnant, disabled, or caring for a child, and who was married to the deceased for at least one year; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

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

Old-Age Benefits

Old-age pension: 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year the pension is taken before the normal retirement age.

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

The national monthly minimum wage is 60,000 CFA.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Old-age settlement: A lump sum of one month of wages is paid for each year of coverage.

Permanent Disability Benefits

Disability pension: 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with one year of coverage.

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

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

The national monthly minimum wage is 60,000 CFA.

Constant-attendance allowance: 50% of the pension is paid.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

If there is more than one eligible widow, the pension is split equally.

Remarriage settlement: A lump sum of six months of survivor pension is paid.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan; 40% to each full orphan.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to actuarial projections by the National Social Insurance Fund.

Survivor settlement: A lump sum of one month of wages is paid for each year of coverage.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1966.

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

Coverage

Employed women.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances.

Government: Subsidizes the program.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured woman must have at least six consecutive months of employment immediately before she stops working.

Sickness and Maternity Benefits

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

Maternity benefit: 50% of the insured's last daily wage is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1966, implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of gross payroll.

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

Government: Subsidizes the program.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The work accident must be reported within 48 hours.

Temporary Disability Benefits

66.7% of the insured's average daily wage in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

Partial disability: The benefit is the average insured's average annual earnings in the 12 months before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The minimum pension is 1.35 times the national monthly minimum wage.

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

Pensions are normally paid quarterly. If the insured is assessed with a 100% disability, the pension is paid monthly; with at least a 75% disability, the insured may be paid monthly on request.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 30% of the deceased's average earnings in the last 12 months is paid.

Orphan's pension: 15% of the deceased's average earnings in the last 12 months is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

Dependent relative's pension: 10% of the deceased's average earnings in the last 12 months is paid to each dependent relative, up to a total of 30%.

All survivor benefits combined must not exceed 85% of the deceased's average earnings used to calculate the pension.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

Benefits are paid quarterly.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7.5% of covered payroll.

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

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

Government: Subsidizes the program.

Qualifying Conditions

Family allowances: The child must be younger than age 20 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have at least six consecutive months of employment and work at least 20 days a month.

The prenatal allowance and birth grant were eliminated from Family Allowances at the end of 2011.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child.

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

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.