

Rwanda

Exchange rate: US\$1.00 = 630.03 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Salaried workers, including temporary and casual workers; professional and in-service trainees; apprentices; civil servants; political appointees; and government officials.

Voluntary coverage for self-employed persons and for persons who were previously insured for at least six consecutive months and had mandatory coverage in the last 12 months.

Source of Funds

Insured person: 3% of covered earnings; 6% for voluntary contributors.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

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

Self-employed person: 6% of declared income.

The maximum monthly income used to calculate contributions is 104,000 francs.

Employer: 3% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage, which varies by sector.

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

Government: None.

Qualifying Conditions

Old-age pension: Age 55 (younger if prematurely aged) with at least 180 months of coverage.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Age 55 (younger if prematurely aged) with less than 180 months of coverage.

Disability pension: Must be assessed with at least a 50% loss of earning capacity and have at least five years of coverage, including six months of contributions in the 12 months before the disability began. There is no minimum qualifying period for a nonoccupational accident.

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

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Survivor pension: Paid to eligible survivors if the deceased was a pensioner, met the qualifying conditions for an old-age or disability pension, or had 180 months of coverage at the time of death.

Survivor settlement: Paid to eligible survivors if the deceased did not meet the qualifying conditions for an old-age or disability pension.

Eligible survivors include the widow(er), children younger than age 18 (age 25 if a student, no limit if disabled), and parents (including adoptive parents) if there is no surviving spouse or orphan.

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 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

Old-age settlement: 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 months of contributions is paid.

If the insured is entitled to two or more pensions (including work injury benefits), the highest pension plus 50% of the other pensions is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Permanent Disability Benefits

Disability pension: 30% of the insured's monthly average earnings in the last three or five years (whichever is greater) plus 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 age 55, the insured is credited with a six-month coverage period.

The minimum monthly pension is 50% of the legal monthly minimum wage, which varies by sector.

Constant-attendance supplement: 40% of the insured's pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Survivor Benefits

Survivor pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).

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

Full orphans may receive more than one pension (old-age or disability pension).

Dependent parent's pension (if there are no other eligible survivors): 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was eligible to receive.

Survivor settlement: A lump sum of one month of the old-age or disability pension for each six-month period of coverage is paid to the widow(er).

Orphan's settlement: A lump sum of 50% of the survivor settlement is paid to each eligible orphan. The total settlement paid to orphans must not exceed twice the survivor settlement.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Administrative Organization

Ministry of Finance and Economic Planning (<http://www.minecofin.gov.rw>) provides general supervision.

Social Security Fund (<http://www.csr.gov.rw>), managed by a tripartite council and a director general, administers the program.

Rwanda Revenue Authority (<http://www.rra.gov.rw>) collects contributions.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefits for up to 30 days, and 66.7% of wages for maternity benefits for up to 12 weeks.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 and 2003.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefits: 75% of the insured's average daily earnings in the three months before the disability began is paid until full recovery or certification of permanent disability, up to 180 days.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; otherwise, a lump sum of three years of pension is paid, according to the assessed degree of disability.

A doctor approved or appointed by the Social Security Fund periodically assesses the disability.

Workers' Medical Benefits

Medical benefits: Benefits include medical, surgical, and dental care; laboratory services; medicine; hospitalization; eyeglasses; appliances; rehabilitation; and transportation.

Survivor Benefits

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

Orphan's pension: 15% of the deceased's average daily earnings is paid to each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% to a full orphan.

Other eligible survivors: 10% of the insured's average daily earnings is paid to each additional eligible survivor.

All survivor benefits combined must not exceed 100% of the deceased's permanent disability pension.

Funeral grant: A lump sum of 100 times the legal monthly minimum wage, which varies by sector, is paid.

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