

Côte d'Ivoire

Exchange rate: US\$1.00 = 538.70 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 6.3% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Self-employed person: Not applicable.

Employer: 7.7% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 15 years of contributions.

Employment must cease.

Early pension: A reduced pension is paid from age 55 with at least 15 years of contributions.

An insured person aged 55 or older and with less than 15 years of coverage can buy up to 24 months of contributions.

Child's supplement (old-age pension): Paid for each of the first three children younger than age 21.

The pension is payable abroad.

Old-age allowance: Age 60 with more than two years of contributions but less than 15.

Old-age reimbursement: Age 60 with up to two years of contributions.

Disability pension: Must be assessed with at least a 66.7% loss of earning capacity and have at least 15 years of contributions.

Child's supplement (disability pension): Paid for each of the first three children younger than age 21.

Survivor pension: 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 50 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 on remarriage.

Old-Age Benefits

Old-age pension: The pension is 1.33% of the insured's average earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average earnings for each year of coverage after January 1, 2000.

The minimum pension is 18,303 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 15 best years.

Early pension: The pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum early pension is 18,303 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 21, up to 30%.

The pension is paid monthly and is payable abroad quarterly.

Old-age allowance: A lump sum based on the insured's average earnings and the number of years of coverage is paid.

Old-age reimbursement: A lump sum of 6.3% of the insured's covered earnings during the entire coverage period is paid.

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

Permanent Disability Benefits

Disability pension: The pension is 1.33% of the insured's average earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement (disability pension): Paid for each child younger than age 21, up to 30%.

The pension is paid monthly.

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

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a 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 reduced by 5% for each year the pension is taken before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

The pension is paid monthly.

Full orphan's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

All full orphans' benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

The pension is paid monthly.

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

Administrative Organization

Ministry of Employment, Social Affairs and Professional Formation (<http://www.formation.gouv.ci>) provides technical supervision.

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

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

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Note: A universal healthcare project was launched in January 2015 and is scheduled to be fully implemented in September 2015.

Coverage

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Exclusions: Self-employed workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% of covered payroll.

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

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Must have at least three months of insured employment and must stop working after 7.5 months of pregnancy.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

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

Employers must provide medical services for their workers.

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Dependents' Medical Benefits

Medical benefits for dependents: Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

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Work Injury

Regulatory Framework

First law: 1957.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, seamen, certain members of cooperatives, apprentices, students in technical colleges.

Voluntary coverage for self-employed persons for all permanent work injury benefits.

Source of Funds

Insured person: None.

Self-employed person: Contributions vary according to the assessed degree of risk.

Employer: 2% to 5% of covered payroll, according to the assessed degree of risk.

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

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

100% of 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 accident occurred or the occupational disease 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.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's annual earnings is paid.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

For an assessed degree of disability of at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs.

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

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually, depending of the amount paid.

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

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

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the accident 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 on remarriage. A lump sum of three years of pension is paid in that case.

Orphan's pension: 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: 10% of the deceased's earnings is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 85% of the deceased's earnings.

Funeral grant: A lump sum of 25% of 950,553 CFA francs is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

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Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Employment-related system.

Coverage

Private-sector employees with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

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

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Family allowances: Paid for a child aged 1 to 14 (age 18 if an apprentice, age 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: The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

Worker's home allocation: 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: The child must undergo prescribed medical examinations before age 1.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month is paid for each child. The allowance is paid quarterly.

Prenatal allowance: 13,500 CFA francs is paid in three parts: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

Worker's home allocation: A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance: 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.

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