

Gabon

Exchange rate: US\$1.00 = 538.82 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963, 1978, and 1983.

Current laws: 1975 (social security), 1976 (coverage), and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, household workers, and state contract workers not covered under a special system.

Special systems for self-employed persons, civil servants, members of parliament, hospital personnel, military personnel, judges, justice and penitentiary workers, and certain state contract workers.

Source of Funds

Insured person: 2.5% of covered earnings; 2% for state contract workers.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) with at least 20 years of coverage including at least 120 months of contributions during the last 20 years; at least 15 years of coverage for state contract workers.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Contributions may be refunded to foreign workers who permanently leave the country.

Old-age settlement: Age 55 with less than 20 years of coverage (15 years for state contract workers).

Disability pension: Must be younger than age 55, be assessed with a loss of earning capacity, and have at least five years of coverage including at least 30 months of contributions in the five years before the disability began. If the disability is the result of a work-related accident, including commuting to and from work, coverage requirements are waived.

Survivor pension: Paid if the deceased had at least 120 months of contributions, was entitled to receive an old-age or disability pension, or was a pensioner at the time of death.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Survivor settlement: Paid if the deceased did not qualify for an old-age or disability pension with at least 120 months of coverage.

Eligible survivors include a nonworking or disabled widow or a dependent, disabled widower, and children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

Old-Age Benefits

Old-age pension: 40% of the insured's average monthly earnings plus 1% of earnings for each 12-month period of contributions exceeding 240 months is paid.

The minimum pension is 80% of the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Old-age settlement: A lump sum of 50% of the insured's average monthly earnings for each six-month period of contributions is paid.

Permanent Disability Benefits

Disability pension: 60% of the old-age pension the insured was entitled to receive if he or she had worked until age 55 is paid.

The disability pension is replaced by an old-age pension of the same amount at retirement age.

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

The legal monthly minimum wage is 150,000 CFA francs.

If the insured is assessed with a total disability (100%), the pension is paid monthly; with an assessed degree of disability of at least 75%, the insured can request monthly payments; otherwise, the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Spouse's pension: 50% of the old-age pension the deceased received or was entitled to receive is paid. If there is more than one widow(er), the pension is split equally.

Orphan's pension: 20% of the old-age pension the deceased received or was entitled to receive is paid for each eligible orphan; 35% if the orphan's mother is ineligible for the survivor pension.

All survivor benefits combined must not exceed 85% of the old-age pension the deceased received or was entitled to receive.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Survivor settlement: A lump sum of a month of the old-age pension the deceased received or was entitled to receive, multiplied by the number of six-month periods of actual coverage is paid to the widow(er). If there is more than one widow, the pension is split equally.

Administrative Organization

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers contributions and benefits.

Sickness and Maternity

Regulatory Framework

First law: 1952 (labor code).

Current laws: 1975 (social security), 1976 (coverage), 1994 (labor code), 1995 (health), 2007 (health care), and 2007 and 2009 (health insurance).

Type of program: Social insurance and social assistance (maternity and medical benefits) and employer-liability system (cash sickness benefits).

Coverage

Social insurance: Employed persons and their dependents. Special system for civil servants, military personnel, self-employed persons, and state contract workers.

Social assistance: Residents of Gabon who earn less than the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

Employer liability: Employed persons.

Source of Funds

Insured person

Social insurance: 2.5% of earnings. Pensioners pay 1.5% of the pension.

Social assistance: None.

Employer liability: None.

Self-employed person

Not applicable.

Employer

Social insurance: 2% of covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations. See Family Allowances for cash maternity benefits.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

Social assistance: None.

Employer liability: None.

Government

Social insurance: None.

Social assistance: The total cost (financed through earmarked taxes; general revenues cover any deficit).

Employer liability: Total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period.

Cash maternity benefits (social insurance): Women must be in insured employment for at least four months before the pregnancy began.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid; the duration of the benefit depends on the length of employment: 15 days for less than one year of employment; one month for at least one but less than three years; two months for at least three but less than five years; three months for at least five but less than 10 years; four months for at least 10 but less than 15 years;

five months for at least 15 but less than 20 years; and six months for at least 20 but less than 30 years, plus 10 days for each year exceeding 30 years. 50% of earnings is paid thereafter, for a period up to six months from the first day of the sickness. The employee is entitled to a disability pension once the sick pay has ended.

Maternity benefit (social insurance): 50% of the insured's last monthly earnings is paid for up to six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications resulting from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include inpatient and outpatient treatment, medicine, and transportation. National Social Security Fund (CNSS) hospitals and dispensaries and other participating establishments provide medical services.

Cost sharing: Maternity care and medicine are free. The insured pays a portion of the cost of other medical services according to a schedule in law.

The labor code requires employers to provide certain medical services.

Medical benefits (social assistance): Benefits include general and specialist medical care, inpatient and outpatient treatment, generic medicine, mandatory vaccinations, prostheses, laboratory and X-ray fees, transportation, and maternity care for up to 30 days after childbirth. Hospitals, clinics, and facilities affiliated with the National Health Insurance and Social Assistance Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays a portion of the cost of other medical services according to a schedule in law.

Women receiving maternity medical benefits must undergo three prescribed medical examinations.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the social insurance program.

National Health Insurance and Social Assistance Fund (<http://www.cnamgs.ga>) administers the social assistance program.

Work Injury

Regulatory Framework

First law: 1935.

Current laws: 1975 (social security) and 1996 (state pension).

Type of program: Social insurance system.

Coverage

Employed persons, including members of cooperatives, apprentices, and students.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross payroll.

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

Temporary disability benefit: 100% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability. The employer pays the benefit for the day of the accident.

The daily benefit may be paid in part or in full if the insured resumes a gainful activity during rehabilitation for full-time work. The combined income from benefits and earnings must not exceed the earnings used to calculate benefits.

Permanent Disability Benefits

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

The minimum permanent disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

Partial disability: The benefit is the insured's average insurable earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50% and multiplied by 1.5 for each degree of assessed disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

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

If the insured is assessed with a total disability (100%), the pension is paid monthly; with an assessed degree of at least 75%, the insured can request monthly payments; otherwise the pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by ministerial decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicine; appliances; laboratory services; X-rays; rehabilitation; and transportation.

Survivor Benefits

Spouse's pension: 30% of the deceased's average monthly earnings is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension ceases on remarriage.

Orphan's pension: 15% of the deceased's average monthly earnings is paid for each of the first two orphans; 10% for each additional orphan.

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

Dependent parent's and grandparent's settlement: A lump sum of six months of the deceased's average earnings is paid.

Survivor settlement: If there are no eligible survivors, a lump sum of six months of the deceased's average earnings is paid to the closest relative.

Funeral grant: A lump sum is paid to cover the cost of the burial (including transportation if the death was the result of an accident), up to eight times the deceased's average monthly earnings.

Administrative Organization

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1975 (social security), 2000 (maternal health), and 2002 (family allowances).

Type of program: Employment-related system.

Coverage

Employed persons and pensioners.

Special systems for civil servants, military personnel, self-employed persons, and state contract workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8% of covered payroll on earnings above 20,000 CFA francs.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 80,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 CFA francs.

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

Government: None. (The government subsidizes family allowances for low-income families.)

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 at least four consecutive months of employment and be currently working 20 days a month or be a pensioner or an unmarried widow of a deceased beneficiary.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Birth grant: The mother and child must undergo prescribed medical examinations.

School allowances: Paid to dependent primary, secondary, technical, or professional school students.

Family Allowance Benefits

Family allowances: 7,000 CFA francs a month is paid for each child.

Prenatal allowance: 13,500 CFA francs is paid in two equal parts.

Birth grant: A lump sum of 8,000 CFA francs is paid for each birth and 45,000 CFA francs for clothing and other necessities (layette) for a newborn baby.

School allowances: 20,000 CFA francs a year is paid.

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

Administrative Organization

Ministry of Health and Social Welfare provides general supervision.

National Social Security Fund, governed by a tripartite council and director general, administers the program.