

Rwanda

Exchange rate: US\$1.00 = 689.19 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current laws: 1974 (social security) and 2003 (social security).

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 60 (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 60 (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 three 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: The deceased received or was entitled to receive an old-age or disability pension, or had 180 months of coverage at the time of death.

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.

Survivor settlement: The deceased did not qualify 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 five years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 180 months is paid. If the insured did not contribute for five years preceding the date of pension entitlement, the average monthly earnings are based on the total number of months of contribution from the last five years of employment.

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 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 five years 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 60, 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 disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by presidential decree.

Survivor Benefits

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

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; 50% for a full orphan.

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.

Spouse's settlement: A lump sum of one month of the old-age or disability pension the deceased received or was eligible to receive for each six-month period of coverage is paid.

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.

Rwanda Social Security Board, 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

First and current law: 2007 (community-based health insurance), implemented in 2008, and 2009 (labor law).

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

Coverage

Cash sickness and maternity benefits (employer liability): Employed persons, including apprentices.

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

Medical benefits (community-based health insurance, social insurance): Residents of Rwanda.

Special systems for public-sector workers and military personnel.

Source of Funds

Insured person

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (community-based health insurance, social insurance): 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Insured persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

Self-employed person

Cash sickness and maternity benefits (employer liability): Not applicable.

Medical benefits (community-based health insurance, social insurance): 2,000 francs, 3,000 francs, or 7,000 francs a year, according to socioeconomic category.

Insured persons may pay a higher premium (at least 10,000 francs a year) for a higher level of access or services.

Employer

Cash sickness and maternity benefits (employer liability): The total cost.

Medical benefits (community-based health insurance, social insurance): None.

Government

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (community-based health insurance, social insurance): The total cost of premiums for the lowest socioeconomic category; any deficit.

Transfers from international donors and the special systems for civil servants and military personnel also finance the community-based health insurance scheme.

Qualifying Conditions

Cash sickness and maternity benefits (employer liability): Must be currently employed. A medical certificate is required; a medical certificate signed by three medical

doctors may be required for sick leave that lasts at least 15 days.

Medical benefits (community-based health insurance, social insurance): Benefits begin 30 days after the premium is first paid.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's salary is paid for up to three months.

Unpaid sick leave: An additional three months of unpaid leave may be provided.

Maternity benefit (employer liability): 100% of the employee's daily wage is paid for six weeks; 20% for an additional six weeks if the employee does not choose to return to work.

Workers' Medical Benefits

Community-based health insurance (social insurance): Government health centers, district hospitals, and referral hospitals provide medical services. Benefits include vaccination(s), general care, surgery, dental care, X-rays and imaging, laboratory services, rehabilitation services, hospitalization, medicine, maternity care, ambulance fees, and prostheses.

Cost sharing: A copayment is required.

Dependents' Medical Benefits

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

Administrative Organization

Cash sickness and maternity benefits: Ministry of Public Service and Labour (<http://www.mifotra.gov.rw>) provides general oversight for cash sickness and maternity benefits.

Medical benefits: Ministry of Health (<http://www.moh.gov.rw>) administers the community-based health insurance.

Work Injury

Regulatory Framework

First law: 1949 (private sector).

Current laws: 1974 (social security) and 2003 (social security).

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

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 the 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

Spouse's 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 for each orphan younger than age 18 (age 25 if a student, no limit if disabled); 20% for 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 permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of 100 times the legal monthly minimum wage is paid.

The minimum wage varies by sector.

Administrative Organization

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

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Unemployment

Regulatory Framework

The 2009 labor law requires the employer to provide severance pay in case of termination for economic or technological reasons to an employee who worked for at least 12 months. One month of the employee's average salary is paid for at least one but less than five years; two months for at least five but less than 10 years, three months for at least 10 but less than 15 years; four months for at least 15 but less than 20 years; five months for at least 20 but less than 25 years; and six months for at least 25 years..