

Congo, Republic of the

Exchange rate: US\$1.00 = 621.73 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1962.

Current laws: 2011 (social security) and 2012 (pensions and occupational risks).

Type of program: Social insurance system.

Coverage

Public-sector, semi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: 4% of covered earnings.

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

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Self-employed person: 12% of income.

Employer: 8% of covered payroll.

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

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,200,000 CFA francs.

Government: Provides an annual subsidy if needed.

Qualifying Conditions

Old-age pension: Age 57 with at least 264 months of coverage for blue-collar workers; age 60 with at least 300 months of coverage for white-collar workers; or age 65 with at least 360 months of coverage for senior executives. Age 55, 57, or 60, respectively, if prematurely aged.

The insured can make one payment at the normal retirement age to cover certain coverage gaps.

Employment must cease.

Early pension: Age 52 with at least 264 months of coverage for blue-collar workers; age 55 with at least 300 months of

coverage for white-collar workers; or age 60 with at least 360 months of coverage for senior executives.

Partial pension: Paid if the insured is retired from paid employment and does not meet the coverage requirements for the old-age pension but has at least 60 months of coverage.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Paid if the insured is retired from paid employment and has more than 12 months but less than 60 months of coverage.

Disability pension: Must be younger than the normal retirement age, be assessed with a permanent loss of work capacity, have an earning capacity of less than 66.7% of the full-time salary for a worker in a similar position, have been registered with the National Social Security Fund when the disability began, and have at least six months of coverage in the year before the disability began.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death and had at least 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

Survivor settlement: The deceased was not entitled to receive an old-age or disability pension at the time of death and had more than 12 months but less than 60 months of coverage.

Eligible survivors include a widow(er) who was married to the deceased for at least one year and dependent children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled).

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

Funeral grant: Paid to cover the cost of the funeral.

Old-Age Benefits

Old-age pension: 44% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid for blue-collar workers, 50% for white-collar workers, and 60% for senior executives.

An additional 2% of the insured's average monthly earnings is paid for each 12-month period of coverage exceeding the minimum coverage period required for a pension; 1% with at least six months but less than 12 months of additional coverage.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid.

Partial pension: 2% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid for each 12-month period of coverage.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Old-age settlement: A lump sum of one month of the insured's average monthly earnings in the best three or five years of the last 10 years for each 12-month period of coverage is paid.

Permanent Disability Benefits

Disability pension: The disability pension is calculated in the same way as the old-age pension. The insured is credited with six months of coverage for each year from the date the disability began up to the normal retirement age.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the best 36 months of the last 10 years is paid.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor Benefits

Survivor pension

Spouse's pension: 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

Orphan's pension: 35% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan. If there is more than one orphan, the benefit is split equally.

The maximum combined survivor benefit is 50% of the old-age or disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Survivor settlement: A lump sum is paid based on the years of coverage, the insured's average covered earnings, and the insured's socio-professional category (blue-collar workers, white-collar workers, or senior executives). 30% of the lump sum is paid to the widow(er) and 70% to eligible orphans.

Funeral grant: A lump sum of three months of the monthly old-age or disability pension the deceased received or was entitled to receive is paid to cover funeral costs.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), managed by a tripartite board and a Director General, administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current laws: 1975 (labor code) and 2011 (social security).

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

Note: Two laws passed in 2012 and 2014 have not been implemented because government regulations have not been finalized. The 2012 law introduces noncontributory allowances for both maternity benefits and family allowances. The 2014 law establishes universal health insurance.

Coverage

Private-sector employees and civil service contractors.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Social insurance: See source of funds under Family Allowances.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Social insurance: None.

Employer liability: None.

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period. The sickness must be assessed by a registered doctor.

Cash maternity benefits (social insurance and employer liability): Must have been employed for at least six consecutive months with at least 20 days or 133 hours of work a month. The insured must reside and work in Congo.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Sickness and Maternity Benefits

Cash sickness benefit (employer liability): 100% of the employee's earnings is paid for a maximum period defined by collective agreements.

Cash maternity benefit (social insurance and employer liability): 100% of the insured's daily covered earnings (50% paid by the employer and 50% by the National Social Security Fund) is paid for 15 consecutive weeks, including at least nine weeks after the date of childbirth; the payment may be extended for three weeks if there are complications arising from pregnancy or childbirth.

Daily covered earnings are based on earnings in the month before the maternity leave begins.

Benefits are paid monthly.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

The 1975 labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund (<http://www.cnscongo.net/>), managed by a tripartite board and a Director General, administers the social insurance program.

Work Injury

Regulatory Framework

First law: 1962.

Current laws: 2011 (social security) and 2012 (pensions and occupational risks).

Type of program: Social insurance system.

Coverage

Public-sector, semi-public-sector, and private-sector employees, including apprentices, members of cooperatives, and temporary employees.

Voluntary coverage for self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 2.25% of income.

Employer: 2.25% of covered payroll.

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

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Government: None.

Qualifying Conditions

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

Temporary Disability Benefits

100% of the insured's daily covered earnings in the month before the disability began is paid for up to the first 29 days; 66.7% from 30 to 90 days; and 33.3% from 91 days until assessed with a permanent disability or able to return to work.

Permanent Disability Benefits

Permanent disability benefit: The benefit is the insured's monthly earnings in the 30 days before the disability began multiplied by 0.5% for each degree of assessed disability from 1% to 50% plus the insured's average monthly earnings multiplied by 1.5% for each degree of assessed disability greater than 50%.

For an assessed disability of less than 50%, a lump sum is paid; for 50% to 75%, the pension is paid quarterly; for greater than 75%, the pension may be paid monthly at the insured's request.

If the employer is at fault for the accident, the benefit is increased by 25% (paid for by the employer).

Workers' Medical Benefits

Medical facilities under contract with, and paid by, the National Social Security Fund provide medical benefits directly to the patients. Medical benefits include general and specialist care, surgery, hospitalization, occupational rehabilitation, medicine, prostheses, and travel expenses.

Survivor Benefits

Survivor pension

Spouse's pension: 15% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one widow, the benefit is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension: 35% of the permanent disability pension the deceased received or was entitled to receive is split equally among eligible orphans. The pension must equal at least the family allowance.

The maximum combined survivor benefit is 50% of the permanent disability pension the deceased received or was entitled to receive.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living.

Funeral grant: The cost of the funeral is paid, up to a maximum.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), managed by a tripartite board and a Director General, administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1986 (social security).

Type of program: Social insurance system.

Note: A 2012 law that introduces noncontributory allowances for both maternity benefits and family allowances has not been implemented because government regulations have not been finalized.

Coverage

Private-sector employees and civil service contractors.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 10.03% of covered payroll.

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

The legal monthly minimum wage is 50,400 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance sickness and maternity benefits.

Government: None.

Qualifying Conditions

Family allowance: Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The insured must have at least six consecutive months of employment with at least 20 days or 133 hours of work a month; or be the widow of an insured person or an old-age or disability pensioner.

Prenatal allowance: Paid for an expectant mother who undergoes periodic prenatal medical examinations.

Birth grant: Paid for the first three births from the first marriage.

Family Allowance Benefits

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

The benefit is paid quarterly.

Prenatal allowance: A lump sum of 7,150 CFA francs is paid in three parts: 2,200 CFA francs after the first and second prenatal examination and 2,750 CFA francs after the third.

Birth grant: A lump sum of 1,200 CFA francs is paid for each of the first three births.

Mothers and children also receive some health and welfare services.

Administrative Organization

Ministry of Labor and Social Security provides supervision.

National Social Security Fund (<http://www.cnsscongo.net/>), managed by a tripartite board and a Director General, administers the program.