

Guinea

Exchange rate: US\$1.00 = 9,225 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 2.5% of covered earnings.

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

The legal monthly minimum wage is 440,000 francs.

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

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

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

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

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

Qualifying Conditions

Old-age pension: Age 55, 60, or 65, depending on the profession, with at least 15 years of contributions.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions.

Old-age allowance: Age 55, 60, or 65, depending on the profession, with at least 12 months but less than 15 years of contributions.

Old-age benefits are not payable abroad.

Disability pension: Must be assessed with at least a 66.7% loss of working or earning capacity, have at least five years of contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident), and be younger than the normal retirement age.

Disability pensioners are ineligible for the early old-age pension.

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

Partial disability: Must be assessed with at least a 15% loss of working or earning capacity.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance supplement.

The disability pension is not payable abroad.

Survivor pension: Paid if the deceased was an old-age or disability pensioner or in covered employment with at least 15 years of coverage at the time of death.

Eligible survivors include widow(er)s married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

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

Funeral grant: Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions (some periods of disability are credited) is paid for up to 30 years.

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

The legal monthly minimum wage is 440,000 francs.

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

Early pension: The pension is reduced by 5% to 10% for each year that the pension is claimed before the normal retirement age.

Old-age pensions are paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

Old-age allowance: A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions is paid.

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

Permanent Disability Benefits

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

Constant-attendance supplement: 20% of the disability pension is paid.

Partial disability: 40% of the insured's average annual earnings is paid.

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

The legal monthly minimum wage is 440,000 francs.

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

Disability pensions are paid quarterly.

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

Survivor Benefits

Survivor pension

Spouse's pension: 50% 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(er), the pension is split equally.

Orphan's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 20% for each full orphan.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor pensions are paid quarterly.

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

Funeral grant: A lump sum of 90 days of the deceased's daily wage, up to three times the deceased's monthly earnings used to calculate contributions, is paid.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current laws: 2014 (labor code) and 1994 (social security).

Type of program: Social insurance and employer-liability system.

Coverage

Social insurance: Employed persons, including agricultural and household workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants (medical benefits only).

Employer liability: Employed persons.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance: 2.5% of covered earnings (cash sickness benefits). See Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

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

Employer liability: None.

Self-employed person

Not applicable.

Employer

Social insurance: 4% of covered payroll (cash sickness benefits). See sources of funds under Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

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

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

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer for public-sector employees who are not civil servants.

Employer liability: None.

Qualifying Conditions

Cash sickness and medical benefits (social insurance):

Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

Cash maternity benefits (social insurance): Must be in insured employment for at least nine months before childbirth.

Cash maternity benefits and medical benefits (employer liability): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 50% of the insured's average daily earnings in the three months before the leave begins is paid after an eight-day waiting period for up to 13 weeks (up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months and up to one year for long-term illnesses).

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

The legal monthly minimum wage is 440,000 francs.

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

Maternity benefit (social insurance): 50% of the insured's average daily earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

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

The legal monthly minimum wage is 440,000 francs.

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

Maternity benefit (employer liability): 50% of the employee's average earnings in the three months before the leave begins is paid for up to six weeks before and eight

weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

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

The legal monthly minimum wage is 440,000 francs.

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

Workers' Medical Benefits

Medical benefits (social insurance): Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical service benefits. Benefits include general, maternity, and specialist care; surgery; dental care; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The insured pays 30% of the cost of medicine and does not pay for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

Medical benefits (employer liability): Benefits include maternity care.

Dependents' Medical Benefits

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

Eligible dependents include the spouse and children younger than age 17 (age 21 if a student or disabled).

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the social insurance program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

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

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

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

Qualifying Conditions

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

Temporary Disability Benefits

50% of the insured's average daily wage in the month before the disability began is paid for the first 28 days; thereafter, 66.7% of the average daily wage. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

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

The legal monthly minimum wage is 440,000 francs.

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

Benefits are paid monthly.

Permanent Disability Benefits

Permanent disability pension: If assessed with a total disability, 70% of the insured's average monthly earnings in the 12 months before the disability began is paid.

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

The legal monthly minimum wage is 440,000 francs.

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

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; from 1% to 14%, a lump sum is paid.

Pensions are paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, prostheses, functional and vocational rehabilitation, and transportation.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average monthly earnings in the last 12 months before death is paid to the widow(er). The widow(er) must have been married to the deceased for at least one year before the work injury occurred. If there is more than one eligible widow, the pension is split equally.

The spouse's pension ceases upon remarriage or cohabitation.

Remarriage settlement: A lump sum of three years of the spouse's pension is paid upon remarriage or cohabitation.

Orphan's pension: 15% of the deceased's average monthly earnings in the last 12 months before death is paid for each of the first two orphans younger than age 17 (age 21 if a student); 10% for each additional orphan; 20% for each full orphan.

Other dependents' pension: 10% of the deceased's average monthly earnings in the 12 months before the insured's death is paid to each surviving dependent relative, up to 20%.

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

The legal monthly minimum wage is 440,000 francs.

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

The maximum combined survivor benefit is 100% of the permanent disability pension the deceased received or was entitled to receive.

Survivor pensions are paid quarterly.

Funeral grant: A lump sum of three months of the deceased's monthly earnings is paid.

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

The legal monthly minimum wage is 440,000 francs.

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

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the program.

Unemployment

Regulatory Framework

Under the labor code (2014), employers are required to provide severance pay of 6 months of salary in the case of unfair dismissal.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed residents of Guinea, including agricultural and household workers.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of covered payroll.

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

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

The legal monthly minimum wage is 440,000 francs.

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

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

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

Qualifying Conditions

Paid to the primary caregiver of children younger than age 17. The caregiver must have at least three months of covered employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

Family Allowance Benefits

3,000 francs a month is paid for each eligible child, up to 10 children.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor (<http://www.metfpet.gov.gn/>) provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org/>), managed by an administrative council, administers the program.