

Senegal

Exchange rate: US\$1.00 = 625.14 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (compulsory insurance).

Type of program: Social insurance system.

Coverage

General scheme: Private-sector employees and government employees who are not civil servants; household, seasonal, casual, and daily workers.

Voluntary coverage for previously covered persons aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Complementary scheme: White-collar workers.

Voluntary coverage for previously covered persons aged 40 or older with at least five years of contributions.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person

General scheme: 5.6% of covered monthly earnings.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 360,000 CFA francs.

Complementary scheme: 2.4% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 CFA francs.

Self-employed person

General scheme: Not applicable.

Complementary scheme: Not applicable.

Employer

General scheme: 8.4% of covered monthly payroll.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 360,000 CFA francs.

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

Complementary scheme: 3.6% of covered monthly payroll.

The minimum monthly earnings used to calculate contributions are 360,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 1,080,000 CFA francs.

Government

General and complementary schemes: None; contributes as an employer for government employees who are not civil servants.

Qualifying Conditions

Old-age pension (general scheme): Aged 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement, and has at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Partial pension: Aged 55 to 60 (age 55 for arduous work) depending on the type of employment at retirement, and has less than 400 points.

Employment must cease.

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

Old-age pension (complementary scheme): Age 55 with at least 400 points.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Partial pension: Age 55 with less than 400 points.

Employment must cease. (The insured may continue to work up to age 60 without accumulating additional points.)

Child's supplement: Paid for each dependent child younger than age 21, up to three children.

Early pension: Age 53.

Disability pension (general and complementary schemes): Age 53 and assessed as disabled.

Survivor pension (general and complementary schemes): The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 45 or older (at any age if caring for two dependent children younger than age 21); a widower aged 55 or older (at any age if disabled, or aged 53 or older if caring for a person with a disability who is unable to work); an orphan younger than age 21 if his or her guardian is ineligible for a pension. The widow(er) must have been married to the deceased for at least two years before the death.

Old-Age Benefits

Old-age pension (general scheme and complementary scheme): The pension is the insured's number of points multiplied by the value of a point at the time of retirement.

The number of points is the sum of points awarded: for contributions, free points (for certain periods of incapacity, work injury, and maternity leave), and for dependent children.

The number of points awarded for contributions each year is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Partial pension: A lump sum of the insured's number of points multiplied by the reference salary for the previous year is paid.

The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.

Child's supplement: The pension is increased by 5% for each eligible child, up to three children.

Early pension: The old-age pension is reduced by 5% for each year (general scheme) or 1% for each quarter (complementary scheme) the pension is claimed before the normal retirement age.

Permanent Disability Benefits

Disability pension (general and complementary schemes): The full old-age pension is paid.

Survivor Benefits

Survivor pension (general and complementary schemes)

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). The pension paid to a widow aged 45 to 49 with no dependent children is reduced by 5% for each year she is younger than age 50. If there is more than one widow, the pension is split equally.

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.

The maximum combined orphans' pensions is 50% of the old-age or disability pension the deceased received or was entitled to receive if a spouse's pension is also paid (100% for full orphans).

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Insurance Institute for Old-Age Pensions (<http://www.ipres.sn/>), managed by a bipartite employer and employee board, administers the programs.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits); 1975 (medical benefits); 1991 (administration); 2003 (community-based health insurance), implemented in 2009; and 2008 (medical assistance for the elderly).

Type of program: Social insurance (cash maternity and medical benefits), social assistance (medical benefits), and community-based social insurance (medical benefits) system.

Coverage

Social insurance (cash maternity benefits): Employed women and nonemployed women married to an insured man.

Special system for civil servants and military personnel.

Social insurance (medical benefits): Employed persons, including apprentices, seasonal workers, and temporary workers who work at least three months a year for the same company.

Exclusions: Self-employed persons.

Special system for pensioners.

Social assistance (medical benefits): Citizens of Senegal aged 60 or older.

Community-based social insurance (medical benefits): Residents of Senegal aged 18 or older.

Source of Funds

Insured person

Social insurance: Up to 7.5% of gross monthly earnings for medical benefits (rates vary according to the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

See Family Allowances for cash maternity benefits.

Social assistance: None.

Community-based social insurance: 3,500 CFA francs a person per year; none for certain vulnerable groups.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Community-based social insurance: 3,500 CFA francs a person per year; none for certain vulnerable groups.

Employer

Social insurance: Up to 7.5% of gross monthly payroll for medical benefits (rates vary according to the health insurance institution).

The minimum monthly earnings used to calculate contributions are 60,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 250,000 CFA francs.

See Family Allowances for cash maternity benefits.

Social assistance: None.

Community-based social insurance: None.

Government

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

Social assistance: The total cost.

Community-based social insurance: 3,500 CFA francs a person per year; the total cost for certain vulnerable groups.

Qualifying Conditions

Cash sickness benefits: No social insurance benefits are provided. (Paid sick leave is governed by collective agreements.)

Cash maternity benefits (social insurance): Must have worked at least 18 days or 120 hours a month for at least three consecutive months. A medical certificate is required. Benefits are payable abroad under reciprocal agreement.

Prenatal allowance (social insurance): See Family Allowances.

Maternity allowance (social insurance): See Family Allowances.

Medical benefits (social insurance): Must have at least two months of contributions.

Medical benefits (social assistance): There is no minimum qualifying period.

Medical benefits (community-based social insurance): Must not have outstanding contributions.

Sickness and Maternity Benefits

Sickness benefit: No social insurance benefits are provided. (Paid sick leave is governed by collective agreements.)

Maternity benefit (social insurance): 100% of the insured's last daily earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended by three weeks if there are complications arising from pregnancy or childbirth.

The benefit is paid in three installments.

Prenatal allowance (social insurance): See Family Allowances.

Maternity allowance (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include partial cost sharing for health care, including hospitalization, approved medicine, and doctor's visits. There is no limit to duration.

Cost sharing: 50% to 80% of the costs, according to the availability of funds.

The Social Insurance Institute for Old-Age Pensions also provides medical benefits directly to old-age and survivor pensioners.

Medical benefits (social assistance): Free medical treatment is provided in public hospitals (except for certain services).

Medical benefits (community-based social insurance): Benefits include partial cost sharing for the cost of preventative, curative, and specialized care, hospitalization, delivery, medicine, examinations, and evacuations.

Cost sharing: 50% to 80% of the costs.

Dependents' Medical Benefits

Medical benefits (social insurance): Medical benefits for dependents are the same as those for the insured. Eligible dependents include the spouse and dependent children older than age 2 but younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Medical benefits (social assistance): Information is not available.

Free medical treatment is provided in public hospitals for children younger than age 5.

Medical benefits (community-based social insurance): Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision of the social insurance program.

Social Security Fund (<http://www.secusociale.sn/>) administers the maternity benefit program.

Ministry of Health and Social Action (<http://www.sante.gouv.sn/>) provides general supervision of medical benefits.

Universal Health Coverage Agency (<http://www.agencecmu.sn/>) coordinates universal health coverage through the social assistance and community-based social insurance programs.

Individual health insurance institutions administer the social insurance medical benefits program. Companies with more than 300 employees must establish enterprise medical benefits; smaller firms may group together to join a specific health insurance institution.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Employed persons, including seamen; certain students; certain company managers; temporary, casual, and daily workers; and certain categories of self-employed persons.

Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers.

Source of Funds

Insured person: None.

Self-employed person: 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

The minimum annual earnings used to calculate contributions are 439,916 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Employer: 1%, 3%, or 5% of covered payroll, according to the assessed degree of risk.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Government: None; contributes as an employer for government 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 daily earnings in the 30 days before the disability began is paid for the first 28 days; thereafter, 66.7% until full recovery or certification of permanent disability. The benefit is paid to the employer when the insured is receiving the full salary.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 756,000 CFA francs.

Benefit adjustment: Benefits are adjusted periodically according to company-based agreements.

Permanent Disability Benefits

The pension is the insured's average monthly earnings over the previous 12 months multiplied by 0.5% for each degree of assessed disability from 10% to 50%, plus the insured's average monthly earnings multiplied by 1.5% for each degree of assessed disability greater than 50%.

The pension is paid monthly for a total disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

The pension is payable abroad under reciprocal agreement.

The partial disability pension may be paid partially as a lump sum after five to seven years for an assessed degree of disability of greater than 10%. For an assessed degree of disability of up to 10%, a lump sum is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs (2011).

The maximum annual earnings used to calculate benefits are 3,805,696 CFA francs (2011).

Social Security Fund doctors assess the disability, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every two years.

Constant-attendance supplement: If the insured is assessed with a 100% (total) degree of disability and requires the constant attendance of others to perform daily functions, 40% of the insured's permanent disability pension is paid.

The minimum annual supplement is 70% of the minimum annual earnings used to calculate benefits.

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

Workers' Medical Benefits

Benefits include medical and surgical expenses, hospitalization, medicine, appliances, rehabilitation, and transportation. There is no limit to duration.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid to the widow(er). If there is more than one widow, the pension is split equally. The pension is paid monthly or quarterly.

The widow(er)'s pension ceases upon remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual survivor pension is paid.

Orphan's pension: 15% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid for one orphan, 30% for two orphans, 40% for three orphans, and 10% for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings in the 12 months before the work injury occurred is paid to each dependent parent and grandparent, up to 30%.

The maximum combined survivor benefit is 85% of the deceased's average monthly earnings in the 12 months before the work injury occurred.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

Funeral grant: A lump sum of 4.17% of the minimum annual earnings used to calculate benefits is paid.

The minimum annual earnings used to calculate benefits are 1,130,290 CFA francs.

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

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn/>) collects contributions and administers benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 (social security) and 1991 (administration).

Type of program: Social insurance system.

Coverage

Salaried employees, including seamen, government employees who are not civil servants, and certain social insurance beneficiaries. Unemployed persons are covered for up to six months after leaving covered employment.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

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

The legal monthly minimum wage is 36,243 CFA francs.

The maximum monthly earnings used to calculate contributions are 63,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with nine or fewer employees pay quarterly.

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

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

Qualifying Conditions

Family allowances: Paid for children older than age 2 but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have worked at least 18 days or 120 hours a month for at least three consecutive months.

Prenatal allowance: Paid to an insured woman or to the spouse of an insured man during pregnancy, with no limit on the number of children. The expectant mother must undergo prescribed medical examinations at the third, sixth, and eighth months of pregnancy.

Maternity allowance: Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.

Benefits are payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,600 CFA francs a month is paid quarterly for each eligible child.

Prenatal allowance: 2,600 CFA francs a month is paid during pregnancy. The benefit is paid in three installments.

Maternity allowance: 2,600 CFA francs a month is paid from the date of childbirth up to the child's second birthday. The benefit is paid in five installments.

Benefits are paid for six months to insured persons, who are involuntary unemployed, and with no limit to widows

of family allowance beneficiaries or work injury permanent disability pensioners.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system.

Administrative Organization

Ministry of Public Function, Labor, Employment, and Professional Organizations (<http://www.fonctionpublique.gouv.sn/>) provides general supervision.

Social Security Fund (<http://www.secusociale.sn/>) administers the program.