

Gabon

Exchange rate: US\$1.00 = 603.87 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1963 (pensions), 1978 (social security), and 1983 (social protection).

Current laws: 1975 (social security) and 1976 (coverage).

Type of program: Social insurance system.

Note: The 2017 Social Protection Code, which has not yet been implemented, will integrate self-employed persons into the general social security system.

Coverage

Employed persons, including household workers.

Special systems for self-employed persons and state officials.

Source of Funds

Insured person: 2.5% of monthly covered earnings.

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

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

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

Self-employed person: Not applicable.

Employer: 5% of monthly covered payroll.

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

The legal monthly minimum wage is 150,000 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 (Pension de vieillesse): Age 55 (age 50 if prematurely aged) with at least 20 years of coverage, including at least 120 months of paid or retroactively purchased contributions in the last 20 years.

Employment must cease.

The old-age pension is payable abroad under reciprocal agreement.

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

Old-age settlement (Allocation de vieillesse): Age 55 (age 50 if prematurely aged) with less than 20 years of coverage or less than 120 months of paid or retroactively purchased contributions.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with a loss of earning capacity, and have at least five years of coverage, including at least 30 months of coverage 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.

A medical commission assesses the loss of earning capacity.

Survivor pension (Pension de survivant): The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 120 months of paid or retroactively purchased contributions.

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

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

Survivor settlement (Allocation de survivant): The deceased did not qualify for an old-age or disability pension and had less than 120 months of paid or retroactively purchased contributions.

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

Old-Age Benefits

Old-age pension (Pension de vieillesse): 40% of the insured's average monthly covered earnings in the last three or five years of employment, whichever is greater, plus 1% of earnings for every 12 months of paid or retroactively purchased contributions exceeding 240 months is paid.

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

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

Schedule of payments: The pension is paid quarterly.

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

Old-age settlement (Allocation de vieillesse): A lump sum of 50% of the insured's average monthly covered earnings in the last three or five years of employment, whichever is greater, for every six months of contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 60% of the old-age pension the insured would have been entitled to receive if he or she had worked until age 55 is paid.

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

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

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

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

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

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension: 50% of the old-age 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: 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 spouse's pension.

The maximum combined survivor benefit is 85% of the old-age pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

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

Survivor settlement (Allocation de survivant): A lump sum of one month of the old-age pension the deceased would have been entitled to receive with 120 months of paid or retroactively purchased contributions, multiplied by the number of six-month periods of actual paid or retroactively paid contributions, is paid to the widow(er). If there is more than one widow, the settlement is split equally.

Administrative Organization

Ministry of Social Development and Family, Social Insurance, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

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

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 (health insurance).

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

Note: The labor code requires employers to provide certain medical services.

Coverage

Social insurance (cash maternity benefit): Employed persons, including household workers.

Social insurance (medical benefits): Employed and self-employed persons, pensioners, and their dependents.

Voluntary coverage is available.

Special system for civil servants, military personnel, and state contract workers.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Low-income residents of Gabon.

Source of Funds

Insured person

Social insurance (cash maternity benefit): None.

Social insurance (medical benefits): 2% of gross monthly covered earnings. Pensioners pay 1.5% of the pension.

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

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

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Social insurance (cash maternity benefit): Not applicable.

Social insurance (medical benefits): 6.1% of gross monthly covered earnings.

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

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

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): 2% of monthly covered payroll for medicine, 1.5% for hospitalization, and 0.6% for medical examinations.

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

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

The maximum monthly earnings used to calculate contributions are 2,500,000 CFA francs.

Employer liability: The total cost.

Social assistance: None.

Government

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): None; contributes as an employer.

Employer liability: None.

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

Qualifying Conditions

Cash sickness benefit (Prestation de maladie, employer liability): There is no minimum qualifying period.

Cash maternity benefit (Prestation de maternité, social insurance and employer liability): The woman must have been in covered employment for at least four months before the pregnancy began.

Prenatal allowance and birth grant (social insurance and social assistance): See Family Allowances.

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

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): Must be aged 16 or older.

Income test: Monthly income must be less than the legal monthly minimum wage.

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

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, employer liability): 100% of the employee's last monthly 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; or six months for at least 20 but less than 30 years of employment, plus 10 days for each year exceeding 30 years. 50% of earnings is paid thereafter, for 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 (Prestation de maternité, social insurance and employer liability): 100% (split equally between the employer and social insurance) 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.

Prenatal allowance and birth grant (social insurance and social assistance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (social insurance): 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 Guarantee Fund (CNAMGS) provide medical services.

Cost sharing: The insured pays 20 percent of the cost of medical services in the case of common illnesses, and 10% in the case of chronic diseases.

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

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): Medical benefits are the same as those of persons insured with CNAMGS).

Dependents' Medical Benefits

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

Medical benefits (Gabonais Economiquement Faibles [GEF], social assistance, income tested): No information available.

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision for maternity and medical benefits.

Ministry of Labor, Employment, Professional Training, and Youth Insertion (<http://www.travail.gouv.ga/>) supervises the cash sickness benefits.

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

National Health Insurance and Social Guarantee Fund (CNAMGS) (<http://www.cnamgs.ga/>) administers and collects contributions for the health insurance program and administers the GEF program.

Employers pay cash sickness benefits directly to employees.

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 self-employed persons and state officials.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly covered payroll.

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

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

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Occupational diseases are covered according to a schedule in law. 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 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: For a total (100%) disability, 100% of the insured's average daily earnings in the month before the disability began is paid.

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

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

Partial disability: For an assessed degree of disability of less than 100%, the pension is the insured's average covered earnings multiplied by 0.5% for the assessed degree of disability from 10% to 50% and by 1.5% for the assessed degree of disability greater than 50%. For an assessed disability of 10% or less, a lump sum is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

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

Benefit adjustment: Benefits are adjusted by ministerial decree based on 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

Survivor pension (Rente de survivant)

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 spouse's pension ceases upon 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.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings is paid for each dependent parent.

The maximum combined survivor benefit is 85% of the deceased's average monthly earnings.

Survivor settlement (Indemnité de survivant): 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 (Frais funéraires): A lump sum of up to eight times the deceased's average monthly earnings is paid to cover the cost of the burial (including transportation if the death was the result of an accident).

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

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

Unemployment

Regulatory Framework

The 2017 Social Protection Code, which has not yet been implemented, will introduce an unemployment benefit, an unemployment savings account, and a solidarity fund. The 2000 labor code requires employers to provide severance pay to dismissed employees in case of termination of a work contract without a fair justification from the employer or due to economic reasons. A lump sum of 20% of the employee's average monthly earnings in the last 12 months is paid for each year of continuous employment.

Family Allowances

Regulatory Framework

First law: 1956.

Current laws: 1975 (social security), 2000 (maternal health), 2002 (family allowances), and 2007 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons and pensioners.

Special systems for self-employed persons and state officials.

Social assistance: Needy citizens of Gabon.

Source of Funds

Insured person

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 8% of monthly covered payroll.

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

The legal monthly minimum wage is 150,000 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.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for children 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 or 133 hours a month or be a pensioner or an unmarried widow of a deceased beneficiary.

Family allowance (Allocation familiale, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid for children younger than age 16 (age 17 if an apprentice, age 20 if a student or disabled). The parent must be aged 16 or older.

Income test: Monthly income must be less than the legal monthly minimum wage.

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

Prenatal allowance (Allocation prénatale, social insurance): 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. The mother must undergo prescribed medical examinations.

Birth grant (Prime à la naissance, social insurance):

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. The mother and child must undergo prescribed medical examinations.

Birth grant (Prime à la naissance, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid to mothers aged 16 or older who undergo prescribed medical examinations.

Income test: Monthly income must be less than the legal monthly minimum wage.

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

School allowance (Prime de rentrée scolaire, social insurance): Paid for dependent primary, secondary, technical, or professional school students.

School allowance (Prime de rentrée scolaire, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Paid for dependent primary, secondary, technical, or professional school students.

Means test: Monthly income must be less than the legal monthly minimum wage.

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

Family Allowance Benefits

Family allowance (Allocation familiale, social insurance): 7,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid quarterly.

Family allowance (Allocation familiale, Gabonais Economiquement Faibles [GEF], social assistance, income tested): 5,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid every six months.

Prenatal allowance (Allocation prénatale, social insurance): 13,500 CFA francs is paid in two equal parts.

Birth grant (Prime à la naissance, social insurance): A lump sum of 8,000 CFA francs is paid for each birth and up to 45,000 CFA francs for clothing and other necessities in kind (layette) for a newborn baby.

Birth grant (Prime à la naissance, Gabonais Economiquement Faibles [GEF], social assistance, income tested): Up to 50,000 CFA francs is paid for clothing and other necessities in kind (layette) for a newborn baby.

School allowance (Prime de rentrée scolaire, social insurance): 20,000 CFA francs a year is paid for each eligible child.

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

School allowance (Prime de rentrée scolaire, Gabonais Economiquement Faibles [GEF], social assistance, income tested): 5,000 CFA francs a year is paid for each eligible child.

Administrative Organization

Ministry of Health, Social Protection, and National Solidarity (<http://www.prevoyance-sociale.gouv.ga/>) provides general supervision.

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

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