

## Senegal

Exchange rate: US\$1.00 = 568.65 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1975 (compulsory insurance).

**Type of program:** Social insurance system.

#### Coverage

**General program (Régime général de retraite):** Private-sector employees and public-sector employees who are not civil servants; household, seasonal, casual, and daily workers.

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

Exclusions: Self-employed persons.

Special system for civil servants.

**Complementary program (Régime complémentaire des cadres):** White-collar workers.

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

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

##### Insured person

**General program:** 5.6% of monthly covered earnings.

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

The legal monthly minimum wage is 52,500 CFA francs.

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

**Complementary program:** 2.4% of monthly covered 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 program:** Not applicable.

**Complementary program:** Not applicable.

#### Employer

**General program:** 8.4% of monthly covered payroll.

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

The legal monthly minimum wage is 52,500 CFA francs.

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

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

**Complementary program:** 3.6% of monthly covered 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 programs:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension (Pension de retraite, general program):** Age 55 to 60 (age 55 for persons working in arduous conditions), depending on the type of employment at retirement, with at least 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: Age 53 with at least 400 points.

Employment must cease.

**Child supplement (Majoration pour charges de famille):** Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

**Old-age pension (Pension de retraite, complementary program):** Age 55 with at least 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Early pension: Age 53 with at least 400 points.

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

**Child supplement (Majoration pour charges de famille):** Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

**Old-age settlement (Rachat des allocations, general program):** Aged 55 to 60 (age 55 for persons employed in arduous conditions) depending on the type of employment at retirement, with less than 400 points.

The number of points awarded for contributions each year is calculated by dividing the total amount of contributions for the year by the reference salary. The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Employment must cease.

Child supplement (Majoration pour charges de famille): Paid for each dependent child up to age 18 (age 21 if in secondary or higher education), for up to three children.

**Old-age settlement (Rachat des allocations, complementary program):** Age 55 with less than 400 points.

**Disability pension (Pension d'invalidité, general and complementary programs):** Age 53 and assessed with a disability.

A medical doctor authorized by the Social Insurance Institute for Old-Age Pensions assesses the disability.

**Survivor pension (Pension de réversion, general and complementary programs):** 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); and orphans younger than age 21 if their 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 (Pension de retraite, general program):** 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 the points awarded for contributions and for certain periods of incapacity, work injury, and maternity leave.

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

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

Child supplement (Majoration pour charges de famille): The pension is increased by 5% for each eligible child for up to three children.

**Old-age pension (Pension de retraite, complementary program):** Calculated in the same way as the old-age pension (general program).

Early pension: The pension is reduced by 1% for each quarter it is claimed before the normal retirement age.

Child supplement (Majoration pour charges de famille): Calculated in the same way as the child supplement (general program).

**Old-age settlement (Rachat des allocations, general program):** A lump sum of the insured's number of points multiplied by the reference salary for the previous year is paid.

The number of points is the sum of points awarded for contributions and for certain periods of incapacity, work injury, and maternity leave.

The reference salary is set annually by the Social Insurance Institute for Old-Age Pensions.

Child supplement (Majoration pour charges de famille): The pension is increased by 5% for each eligible child for up to three children.

**Old-age settlement (Rachat des allocations, complementary program):** Calculated in the same way as the old-age settlement (general program).

### Permanent Disability Benefits

**Disability pension (Pension d'invalidité, general and complementary programs):** The full old-age pension is paid.

### Survivor Benefits

**Survivor pension (general and complementary programs)**

*Spouse's pension (Pension de réversion veuf/veuve):* 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 (Pension de réversion orphelin):* 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 orphan's pension 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).

Schedule of payments: Survivor pensions are paid quarterly.

### 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 and collects contributions.

## Sickness and Maternity

### Regulatory Framework

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

**Current laws:** 1973 (cash maternity benefit); 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 maternity medical benefits), voluntary community-based social insurance (medical benefits), and social assistance (medical benefits) system.

### Coverage

**Social insurance (cash maternity and maternity medical 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 not covered by health insurance, including persons aged 60 or older (Plan Sésame), children younger than age 5, and certain groups of vulnerable persons.

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

### Source of Funds

#### Insured person

**Social insurance (cash maternity and maternity medical benefits):** None.

**Social insurance (medical benefits):** Up to 7.5% of gross monthly earnings (rates vary depending on 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.

**Social assistance (medical benefits):** None.

**Voluntary community-based social insurance (medical benefits):** 3,500 CFA francs a person per year; none for certain vulnerable groups.

#### Self-employed person

**Social insurance (cash maternity and maternity medical benefits):** Not applicable.

**Social insurance (medical benefits):** Not applicable.

**Social assistance (medical benefits):** None.

**Voluntary community-based social insurance (medical benefits):** 3,500 CFA francs a person per year; none for certain vulnerable groups.

#### Employer

**Social insurance (cash maternity and maternity medical benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** Up to 7.5% of gross monthly payroll (rates vary depending on 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.

**Social assistance (medical benefits):** None.

**Voluntary community-based social insurance (medical benefits):** None.

#### Government

**Social insurance (cash maternity and maternity medical benefits):** See source of funds under Family Allowances.

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

**Social assistance (medical benefits):** The total cost.

**Voluntary community-based social insurance (medical benefits):** 3,500 CFA francs a person per year; the total cost for certain vulnerable groups.

### Qualifying Conditions

**Cash sickness benefit:** No statutory benefits are provided. (Paid sick leave is governed by collective agreements.)

**Cash maternity benefit (Indemnité journalière du congé de maternité, social insurance):** Must have worked at least 18 days or 120 hours a month for at least three consecutive months and provide a medical certificate.

The cash maternity benefit is 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.

**Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance):** The insured must have at least three months of continued employment. The pregnant woman must undergo prescribed medical exams.

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

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

### **Sickness and Maternity Benefits**

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

**Maternity benefit (Indemnité journalière du congé de maternité, 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.

Schedule of payments: 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: The insured pays 20% to 50% of the costs based on the availability of funds.

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

**Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance):** Benefits include consultations, gynecology, vaccinations, dietary and family planning advice, generic drugs (Bamako initiative), and medical imaging.

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

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

Cost sharing: The insured pays 20% of the costs of generic drugs and medical care provided in public institutions, and 50% of the costs of medicine provided by private pharmacies.

### **Dependents' Medical Benefits**

**Medical benefits (social insurance):** 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).

**Maternity medical benefits (Action sanitaire, sociale et familiale; social insurance):** Benefits for dependents are the same as those for the insured.

**Medical benefits (social assistance):** Dependents are insured in their own right.

**Medical benefits (voluntary community-based social insurance):** 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 social insurance maternity benefit program.

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

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

Individual health insurance institutions (Institutions de Prévoyance Maladie, IPMs) 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**

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#### **Regulatory Framework**

**First law:** 1932.

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

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons, including seamen and public-sector employees who are not civil servants; 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, depending on 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, depending on 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 52,500 CFA francs.

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

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

## Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

## Temporary Disability Benefits

**Temporary disability benefit (Indemnités journalières):** 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% is paid 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 52,500 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 based on company-based agreements.

## Permanent Disability Benefits

**Permanent disability pension (Rente à la victime):** The pension is the insured's average monthly earnings in the last 12 months multiplied by 0.5% for each assessed degree of disability from 10% to 50%, plus the insured's average monthly earnings multiplied by 1.5% for each assessed degree of disability exceeding 50%.

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

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

Schedule of payments: The pension is paid monthly for a total (100%) disability; otherwise quarterly (may be paid monthly for an assessed degree of disability of at least 75%).

For an assessed degree of disability below 100%, the 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.

Constant-attendance allowance (Majoration pour assistance d'une tierce personne): 40% of the permanent disability pension is paid if the insured is assessed with a total (100%) degree of disability and requires the constant attendance of others to perform daily functions.

The minimum annual constant-attendance allowance is 70% of the minimum annual earnings used to calculate benefits.

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.

The permanent disability pension is payable abroad under reciprocal agreement.

Benefit adjustment: Benefits are adjusted based on 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 (Rente aux conjoints survivants):** 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred or occupational disease was first assessed 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 spouse's pension ceases upon remarriage if there are no dependent children.

Remarriage allowance: A lump sum of three times the annual spouse's pension is paid.

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

**Dependent parent's and grandparent's pension (Rente aux ascendants):** 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.

The maximum combined dependent parent's and grandparent's pension is 30% of the deceased's average monthly earnings in the 12 months before the work injury occurred.

The maximum combined survivor pension 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 (Frais funéraires):** 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 based on 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 the program.

## Family Allowances

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### Regulatory Framework

**First law:** 1955.

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

**Type of program:** Social insurance system.

### Coverage

Salaried employees, including seamen; public-sector 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 monthly covered payroll.

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

The legal monthly minimum wage is 52,500 CFA francs.

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

Employers with at least 10 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 public-sector employees who are not civil servants.

### Qualifying Conditions

**Family allowance (Allocation familiale):** Paid for children older than age 2 but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have worked at least 18 days or 120 hours a month for at least three consecutive months.

The family allowance is payable abroad under reciprocal agreement.

**Prenatal allowance (Allocation prénatale):** 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.

The prenatal allowance is payable abroad under reciprocal agreement.

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

The maternity allowance is payable abroad under reciprocal agreement.

### Family Allowance Benefits

**Family allowance (Allocation familiale):** 2,600 CFA francs a month is paid for each eligible child for up to six children.

**Schedule of payments:** The family allowance is paid quarterly.

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

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

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

**Maternity allowance (Allocation de maternité):** 2,600 CFA francs a month is paid from the date of childbirth. The benefit is paid in five installments.

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Benefits are paid for up to 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 based 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 the program.