

## Guinea

Exchange rate: US\$1.00 equals 2,550 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 salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

#### Source of Funds

**Insured person:** 2.5% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The monthly legal minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

**Self-employed person:** Not applicable.

**Employer:** 4% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage. The monthly legal minimum wage is 75,000 francs. (The legal minimum wage was last adjusted in 1994.)

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if unable to work) with 15 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 50.

**Old-age allowance:** Age 50 and ineligible for a pension, with at least 12 months' insurance coverage.

Old-age benefits are not payable abroad.

**Disability pension:** A loss of 2/3 of working or earning capacity and ineligible for the early pension, with at least 5 years of contributions (the contribution condition is waived for currently employed workers if the disability is the result of an accident).

Pensions are not payable abroad.

**Survivor pension:** The deceased was a pensioner or in insured employment with 15 years of insurance coverage at the time of death.

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

**Funeral grant:** In the absence of an eligible survivor, the grant is payable to the person who is responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 2% of the insured's average earnings in the last 3 or 5 years (whichever is higher) times the number of years of insurance coverage (some periods of incapacity are credited).

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum number of years for benefit calculation purposes is 30.

Early pension: The pension is reduced by between 5% and 10% for each year that the pension is received before age 55.

Pensions are paid quarterly.

The combined receipt of the old-age pension with the work injury permanent disability pension is allowed.

**Old-age allowance:** The lump sum is equal to the insured's average monthly earnings in the last 3 or 5 years (whichever is higher) times the number of years of insurance coverage.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

#### Permanent Disability Benefits

**Disability pension:** For a total disability, the pension is equal to 100% of the insured's annual average earnings.

Partial disability: The pension is equal to 40% of the insured's annual average earnings if the insured is able to partially perform any suitable work.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Constant-attendance supplement: Equal to 20% of the insured's pension.

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

### **Survivor Benefits**

**Survivor pension:** 50% of the pension paid or accrued to the deceased is payable to the widow(er). If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage or if cohabiting.

**Orphan's pension:** 10% of the pension paid or accrued to the deceased is payable for each orphan; 20% for each full orphan. Full orphans also receive the survivor pension.

The total survivor pension must not exceed 100% of the pension paid or accrued to the deceased; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

Benefit adjustment: Pensions are adjusted for changes in the national average wage, depending on the financial resources of the system. (The last adjustment was made in 1994.)

**Funeral grant:** A lump sum equal to 90 days of the deceased's average daily earnings but no greater than three times the deceased's monthly earnings for contribution purposes.

### **Administrative Organization**

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1960.

**Current law:** 1994 (social security).

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

#### **Coverage**

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

### **Source of Funds**

**Insured person:** 2.5% of gross earnings for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

**Self-employed person:** Not applicable.

**Employer:** 4% of gross payroll for sickness benefits only (maternity cash benefits are financed under Family Allowances, below).

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

### **Qualifying Conditions**

**Cash sickness and medical benefits:** Three months of insured employment with at least 18 days or 120 hours of work a month.

**Cash maternity benefits:** The woman is in insured employment.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The daily benefit is equal to 50% of the insured's average daily earnings in the last 3 months before the onset of disability. The benefit is payable after an 8-day waiting period for up to 13 weeks; may be extended to 26 weeks if the insured has at least 1 year of coverage with 250 days of employment during the last 12 months. (The labor code requires employer to pay full wages during the waiting period.)

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

The maximum duration of benefits is 1 year for a permanent incapacity.

**Maternity benefit:** The benefit is equal to 50% of the insured's average earnings in the 3 months before the leave period (the labor code requires the employer to also pay 50% of the insured's average earnings).

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

## Workers' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

## Dependents' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general, maternity, and specialist care; surgery; hospitalization for up to 2 years; medicines; appliances; laboratory services; and transportation.

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

Benefits are provided after an 8-day waiting period during which the employer and the insured must share the medical care costs equally.

Cost sharing: The National Social Security Fund reimburses 70% of the cost of medicine; 100% for treatments for cancer, cholera, smallpox, tetanus, and tuberculosis.

## Administrative Organization

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

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## Work Injury

### Regulatory Framework

**First law:** 1932.

**Current law:** 1994 (social security).

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

### Coverage

Employed persons, including agricultural salaried workers, domestic workers, apprentices, interns, and students at 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 gross payroll.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

## Temporary Disability Benefits

The daily benefit is equal to 50% of the insured's average daily earnings in the month before the onset of disability for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Benefits are paid monthly.

Benefit adjustment: The benefit may be adjusted if the incapacity lasts more than 1 month.

## Permanent Disability Benefits

**Permanent disability pension:** For a total disability, the pension is equal to 70% of the insured's average earnings in the 12 months before the onset of disability.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

Partial disability: A percentage of the full pension according to the assessed degree of disability; the pension is paid as a lump sum if the assessed degree of disability is 1% to 14%.

Pensions are paid quarterly.

The combined receipt of the permanent disability pension with the old-age pension is allowed.

Benefit adjustment: The pensions are adjusted periodically. (The last adjustment was made in 1992.)

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, rehabilitation, and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's average earnings in the 12 months before the onset of the disability is payable to the widow(er) if the marriage took place before the onset of the deceased's disability. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage or if cohabiting and a settlement is paid.

Remarriage settlement: A lump sum equal to 3 years' pension.

The minimum monthly earnings for benefit calculation purposes are 75,000 francs.

The maximum monthly earnings for benefit calculation purposes are 400,000 francs.

**Orphan's pension:** 15% of the deceased's earnings is payable to each orphan younger than age 17 (age 21 if a student); 20% for each full orphan.

**Dependent relative's pension:** 10% of the deceased's earnings each, up to a maximum of 20%.

The total survivor pension must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

Pensions are paid quarterly.

**Funeral grant:** Funeral costs are reimbursed up to a maximum of 1/4 of the monthly legal minimum wage. The monthly legal minimum wage is 75,000 francs.

Benefit adjustment: The pensions are adjusted periodically. (The last adjustment was made in 1992.)

### **Administrative Organization**

Ministry of Social Affairs, the Promotion of Women's Interests, and Childhood provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1994 (social security).

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 6% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

The employer contributions also finance cash maternity benefits under Sickness and Maternity, above.

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

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 17. The parent must have 3 months of insured employment with at least 18 days or 120 hours of work a month; a social insurance beneficiary.

### **Family Allowance Benefits**

**Family allowances:** 1,500 francs a month for each child, up to a maximum of 10 children.

Benefits are paid quarterly.

Benefit adjustment: The benefits are adjusted periodically. (The last adjustment was made in 1992.)

### **Administrative Organization**

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