

Côte d'Ivoire

Exchange rate: US\$1.00 = 503.30 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.2% of covered earnings.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

Self-employed person: Not applicable.

Employer: 4.8% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,645,315 CFA francs.

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

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with at least 15 years of contributions. Employment must cease.

Early pension: A reduced pension is paid from age 50 with at least 15 years of contributions.

An insured person aged 55 or older and with less than 15 years of coverage can buy up to 24 months of contributions or continue to work until age 60 to meet the qualifying conditions.

Child's supplement (old-age pension): Paid for each of the first three children younger than age 16.

The pension is payable abroad.

Old-age allowance: Age 55 with two to 14 years of contributions.

Old-age reimbursement: Age 55 with less than two years of contributions.

Disability pension: Paid if the insured is assessed with at least a 66.7% loss of earning capacity and has at least 15 years of contributions.

Child's supplement (disability pension): Paid for each of the first three children younger than age 16.

Survivor pension: Paid if the insured was a pensioner or met the qualifying conditions for a pension at the time of death.

Eligible survivors are a widow(er) aged 50 or older and married to the deceased for at least two years and full orphans younger than age 16; no age or length of marriage requirements if the widow(er) has a dependent child younger than age 16.

An early survivor pension is paid to a widow(er) from age 45.

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

Old-Age Benefits

Old-age pension: The pension is 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

The minimum pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

The maximum pension is 50% of the insured's average earnings in the 10 best years.

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

The minimum early pension is 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly and is payable abroad.

Old-age allowance: A lump sum based on average earnings and the number of years of coverage is paid.

Old-age reimbursement: A lump sum of 3.2% of the covered earnings during the entire coverage period is paid.

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

Permanent Disability Benefits

The pension is 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement: 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly.

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

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 50.

The pension is paid monthly.

Full orphan's pension: Each eligible orphan receives 20% of the pension the deceased received or would have been entitled to receive.

All full orphans' benefits combined must not exceed 100% of the deceased's pension. Full orphans may receive the pension entitlements of both parents.

The pension is paid monthly.

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

Administrative Organization

Ministry of Family, Women, and Social Affairs (<http://www.famille.gouv.ci>) provides technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>), managed by a tripartite board, administer the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Social insurance system. Cash maternity and medical benefits only.

Coverage

Employed women, including temporary, fixed-term, and day laborers in the public sector.

Voluntary coverage is available.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions only.

Employer: 0.75% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

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

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least three months of insured employment and must stop work after 7.5 months of pregnancy.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's last earnings and is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Community health centers under the National Social Insurance Fund provide medical care.

Employers must provide medical services for their workers.

From the third month of pregnancy, the cost of medical care, medicine, and hospitalization is reimbursed according to a schedule in law.

Dependents' Medical Benefits

Community health centers under the National Social Insurance Fund provide medical care to the insured's dependents.

Administrative Organization

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Work Injury

Regulatory Framework

First law: 1957.

Current law: 1999 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, seamen, members of cooperatives, nonsalaried managers of cooperatives and their assistants, chairmen and managing directors of certain companies, apprentices, technical college students, certain persons in training centers, and prisoners working in prison workshops.

Voluntary coverage for self-employed persons for all permanent work injury benefits.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions, according to the assessed degree of risk.

Employer: 2% to 5% of covered payroll, according to the assessed degree of risk.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

Government: None.

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

100% of earnings is paid for an initial period defined according to a schedule in law; 50% of earnings after this period and up to the 28th day after the accident; thereafter, 66.7% of earnings.

The benefit is paid from the day after the disability began or the first medical exam related to the occupational disease until full recovery or certification of a permanent disability.

Permanent Disability Benefits

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

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is at least 10%, the minimum annual earnings used to calculate benefits are 950,553 CFA francs.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's annual earnings used to calculate benefits is paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually.

If the assessed degree of disability is more than 10%, the pension may be partially paid as a lump sum after receiving the pension for five years; if it is 10% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

Workers' Medical Benefits

Benefits include medical and surgical care; the cost of hospitalization, medicine, appliances, funeral transportation, and rehabilitation; and all other necessary costs.

Survivor Benefits

Survivor pension: The annual pension is 30% of the deceased's annual earnings. The widow(er) must have been married to the deceased before the accident occurred. If there is more than one widow, the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases on remarriage, and a lump sum is paid.

Remarriage allowance: A lump sum of three years of pension is paid.

Orphan's pension: The annual pension is 15% of the deceased's annual earnings for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

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

All survivor benefits combined must not exceed 85% of the deceased's earnings.

Funeral grant: A lump sum of 25% of 950,553 CFA francs is paid.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

Administrative Organization

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Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance).

Type of program: Employment-related system.

Coverage

Private-sector employees with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 70,000 CFA francs.

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

Government: None.

Qualifying Conditions

Family allowances: Paid for a child aged 2 to 13 (up to age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least three consecutive months of

employment and be currently working at least 18 days or 120 hours a month or be the widow of an insured person.

Prenatal allowance: The insured woman or wife of an insured person must undergo three prescribed medical examinations during the pregnancy.

Birth grant: Paid for children born in the insured's first marriage; children born in the insured's second marriage may be eligible if the insured's first spouse dies. The grant is paid for up to three births. The mother and child must undergo prescribed medical examinations.

Maternity allowance: The child must undergo prescribed medical examinations before age 1.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month is paid for each child. The allowance is paid quarterly.

Prenatal allowance: 13,500 CFA francs is paid in three installments: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

Birth grant: A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance: 18,000 CFA francs is paid in three installments: 9,000 CFA francs at birth, 4,500 CFA francs when the child is age 6 months, and 4,500 CFA francs when the child is age 1.

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