

Mauritania

Exchange rate: US\$1.00 = 355 ouguiyas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, technical college students, and public-sector employees not covered by a special system.

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

Exclusions: Self-employed persons.

Special systems for civil servants, members of parliament, and military personnel.

Source of Funds

Insured person: 1% of covered earnings.

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

Self-employed person: Not applicable.

Employer: 8% of covered monthly payroll.

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

Contributions are paid quarterly.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 20 years of coverage, including at least 60 months of contributions in the last 10 years.

Employment must cease.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 60 (age 55 if prematurely aged) with at least 12 months of coverage, and does not qualify for an old-age pension.

Employment must cease.

Disability pension: Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent

loss of earning capacity, and have at least five years of coverage, including at least six months of contributions in the last 12 months before the disability began. There is no qualifying period if the disability is the result of a nonoccupational accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage at the time of death.

Eligible survivors include a widow aged 50 or older or disabled, a dependent widower with a disability, and children younger than age 14 (age 21 if a student, no limit if disabled).

Survivor settlement: Paid to eligible survivors if the deceased did not qualify for a survivor pension.

Old-Age Benefits

Old-age pension: The pension is 20% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.33% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

The minimum monthly pension is 60% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 30,000 ouguiyas.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Old-age settlement: A lump sum of one month of the insured's wages for each year of coverage is paid. The insured's wages are the average monthly earnings in the last three or five years, whichever is greater.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Permanent Disability Benefits

Disability pension: The pension is 20% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1.33% of average monthly earnings for each 12-month period of coverage beyond 180 months, up to 80%. The insured is credited with six months of coverage for each year that a claim is made before the normal retirement age.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

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The minimum monthly pension is 60% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 30,000 ouguiyas.

Constant-attendance supplement: 50% of the disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Survivor Benefits

Survivor pension

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).

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor settlement: A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits), 2004 (labor law), and 2005 (medical benefits).

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

Coverage

Cash sickness benefits: No social insurance benefits are provided. Employees are covered under collective agreements.

Cash maternity, prenatal, and birth benefits: Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Medical benefits: Public- and private-sector employees, self-employed persons, pensioners, and their dependents.

Employer-provided medical benefits: Employed persons covered under the labor code and their dependents.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Cash maternity, prenatal, and birth benefits: None.

Medical benefits: 4% of earnings; 2.5% for pensioners.

Contributions are made quarterly.

Employer-provided medical benefits: None.

Self-employed person

Cash maternity, prenatal, and birth benefits: Not applicable.

Medical benefits: 9% of gross income.

Contributions are made quarterly.

Employer-provided medical benefits: Not applicable.

Employer

Cash maternity, prenatal, and birth benefits: See Family Allowances.

Medical benefits: 5% of payroll.

Contributions are made quarterly.

Employer-provided medical benefits: 2% of covered monthly payroll.

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

Contributions are made quarterly.

Government: None.

Qualifying Conditions

Cash sickness benefits: No social insurance benefits are provided. Employees are covered under collective agreements.

Cash maternity benefits: The mother must have at least 54 days or 360 hours of employment in the last three months.

Prenatal allowance: Paid to an insured woman or the wife of an insured man who undergoes prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

Birth grant: Paid for the first three births of the first marriage. The mother and child must undergo prescribed medical examinations. The insured must work at least 18 days or 120 hours a month.

Medical benefits: Eligible dependents include a spouse and children up to age 21 (no limit if disabled); also paid to the dependent survivors of an insured person for up to two years after the insured's death.

Employer-provided medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: Benefits are provided to employees under collective agreements.

Maternity benefit: 100% of the insured's average daily earnings in the three months before the insured stopped working is paid for up to 14 weeks, including eight weeks after the date of childbirth.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Prenatal allowance: 240 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

Birth grant: A lump sum of 2,880 ouguiyas is paid for each of the first three births.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Workers' Medical Benefits

Medical benefits: Benefits include preventive and curative care, rehabilitation, and under certain conditions, care abroad. Cost sharing, up to a ceiling, is based on a schedule in law.

Employer-provided medical benefits: Employers provide medical services for employees through the employer's medical service program or through an interemployer medical service program for firms with less than 750 workers.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision of cash maternity and employer medical benefits.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers cash maternity benefits and collects contributions for employer medical benefits.

National Office of Workplace Health (<http://www.onmt.mr/>) supervises the provision of medical benefits by enterprises and administers the interemployer medical service program for firms with less than 750 workers.

Ministry of Health (<http://www.sante.gov.mr/>) provides general supervision of medical benefits.

National Health Insurance Fund (<http://www.cnam.mr/>) administers medical benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Wage earners, including temporary and casual workers, seamen, household workers, trainees, apprentices, and technical college students.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered monthly payroll (permanent disability) or 2.5% of gross monthly payroll (medical care and temporary disability benefits).

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

Contributions are paid quarterly.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

66.7% of the insured's average daily earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average monthly

earnings in the three months before the disability began is paid.

The maximum monthly earnings used to calculate benefits are 70,000 ouguiyas.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 15%, a lump sum of three years of pension is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, doctor's home visits, medicine, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension

Spouse's pension: 20% of the deceased's average monthly earnings is paid to a widow or to a widower with a disability. If there is more than one widow, the pension is split equally.

Orphan's pension: 10% of the deceased's average monthly earnings is paid to each orphan younger than age 14 (age 21 if an apprentice, a student, or disabled); 15% to each full orphan.

Orphans are also entitled to benefits under Family Allowances.

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

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of 30 days of the deceased's earnings is paid.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.

Family Allowances

Regulatory Framework

First law: 1965.

Current law: 1967 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of covered monthly payroll.

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

Contributions are paid quarterly.

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

Government: None.

Qualifying Conditions

Paid for children younger than age 14 (age 21 if an apprentice, a student, or disabled). The parent must work at least 18 days or 120 hours a month or be the widow of a beneficiary.

Family Allowance Benefits

300 ouguiyas a month is paid for each eligible child.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living, depending on the financial resources of the National Social Security Fund.

Administrative Organization

Ministry of Civil Service, Labor, and Administration Modernization (<http://www.fonctionpublique.gov.mr/>) provides general supervision.

National Social Security Fund (<http://www.cnss.mr/>), managed by a tripartite board, administers the program.