

## Mauritania

Exchange rate: US\$1.00 = 36 ouguiyas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (pension insurance for employees).

**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 who previously had mandatory coverage 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 monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

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

**Employer:** 8% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

**Government:** None; contributes as an employer for public-sector employees not covered by a special system.

#### Qualifying Conditions

**Old-age pension (Pension de vieillesse):** 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.

Months of contributions include months in which the insured was in covered employment for at least 15 days or

earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Employment must cease.

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

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

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

Employment must cease.

**Disability pension (Pension d'invalidité):** 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 12 months before the disability began. If the disability is due to an accident, the insured must have been in covered employment at the time of the accident. There is no qualifying period if the disability is the result of a nonwork-related accident.

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

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

**Survivor pension (Pension de survivant):** The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of contributions at the time of death.

Months of contributions include months in which the insured was in covered employment for at least 15 days or earned at least 50% of the highest regional monthly minimum wage.

The highest regional monthly minimum wage is 3,000 ouguiyas.

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

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

Remarriage settlement: Paid to the widow(er) upon remarriage.

**Survivor settlement (Allocation de survivant):** Paid to a widow if the deceased did not qualify for a survivor pension.

### Old-Age Benefits

**Old-age pension (Pension de vieillesse):** The monthly 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 every 12 months of contributions exceeding 180 months.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

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

The highest regional monthly minimum wage is 3,000 ouguiyas.

The maximum monthly old-pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

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

**Old-age settlement (Allocation de vieillesse):** A lump sum of one month of the average monthly earnings in the last three or five years, whichever is greater, is paid.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

### Permanent Disability Benefits

**Disability pension (Pension d'invalidité):** The monthly 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 every 12 months of contributions exceeding 180 months. The insured is credited with six months of coverage for each year from the age the claim is made to the normal retirement age.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

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

The highest regional monthly minimum wage is 3,000 ouguiyas.

The maximum monthly disability pension is 80% of the insured's average monthly earnings in the last three or five years, whichever is greater.

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

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

### Survivor Benefits

#### Survivor pension (Pension de survivant)

*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). If there is more than one widow, the pension is split equally.

Remarriage settlement: A lump sum of six times the spouse's pension is paid to a widow(er) upon remarriage.

*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 pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

**Survivor settlement (Allocation de survivant):** A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive is paid for every six months of coverage. If there is more than one widow, the settlement is split equally.

### 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 and collects contributions.

### Sickness and Maternity

#### Regulatory Framework

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

**Current laws:** 1967 (social security); 2004 (labor), and 2005 (health insurance).

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

## Coverage

**Social insurance (cash maternity benefits):** Employed persons.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

**Social insurance (medical benefits):** Public- and private-sector employees, self-employed persons, pensioners, and their dependents.

**Employer liability (cash sickness and medical benefits):** Employed persons covered by the labor code.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

## Source of Funds

### Insured person

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

*Social insurance (medical benefits):* 4% of earnings; 2.5% for pensioners.

Contributions are paid quarterly.

*Employer liability (cash sickness benefit):* None.

*Employer liability (medical benefits):* None.

### Self-employed person

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

*Social insurance (medical benefits):* 9% of gross income.

Contributions are paid quarterly.

*Employer liability (cash sickness benefit):* Not applicable.

*Employer liability (medical benefits):* Not applicable.

### Employer

*Social insurance (cash maternity benefits):* See Family Allowances.

*Social insurance (medical benefits):* 5% of payroll.

Contributions are paid quarterly.

*Employer liability (cash sickness benefit):* The total cost.

*Employer liability (medical benefits):* 2% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

## Government

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

*Social insurance (medical benefits):* None.

*Employer liability (cash sickness benefit):* None.

*Employer liability (medical benefits):* None.

## Qualifying Conditions

**Cash sickness benefit (Indemnité journalières de maladie, employer liability):** There is no minimum qualifying period. Must provide a medical certificate.

**Cash maternity benefit (Congé de maternité, social insurance):** The mother must have at least 54 days or 360 hours of employment in the last three months before the maternity leave.

**Prenatal allowance (Allocation prénatale, social insurance):** 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 (Prime à la naissance, social insurance):** 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 (social insurance):** 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.

**Medical benefits (employer liability):** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit (Indemnité journalières de maladie, employer liability):** 100% of the insured's earnings is paid for up to six months; may be extended under certain conditions.

**Maternity benefit (Congé de maternité, social insurance):** 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 7,000 ouguiyas.

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

**Prenatal allowance (Allocation prénatale, social insurance):** 216 ouguiyas is paid for each month of pregnancy. The allowance is paid in three equal parts.

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

**Birth grant (Prime à la naissance, social insurance):** A lump sum of 288 ouguiyas is paid for each of the first three births.

## Workers' Medical Benefits

**Medical benefits (social insurance):** Benefits include preventive and curative care, rehabilitation, and under certain conditions, care abroad.

Cost sharing: The insured pays for certain medical expenses, up to a ceiling, based on a schedule in law.

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

**Medical benefits (employer liability):** Benefits for dependents are the same as those for the employee.

## Administrative Organization

Ministry of Civil Service, Labor, Employment, 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-liability 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 and collects health insurance contributions.

## 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, and public-sector employees not covered by a special system.

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

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

**Government:** None; contributes as an employer for public-sector employees not covered by a special system.

## Qualifying Conditions

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

## Temporary Disability Benefits

66.7% of the insured's average daily earnings in the three months before the month in which 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 7,000 ouguiyas.

## Permanent Disability Benefits

**Permanent disability pension (Pension d'incapacité permanente):** For a total disability, 85% of the insured's average monthly earnings in the three months before the month in which the disability began is paid.

The maximum monthly earnings used to calculate benefits are 7,000 ouguiyas.

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

Partial disability: For an assessed degree of disability of at least 15% but less than a total disability, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; for an assessed degree of disability of less than 15%, a lump sum of three years of the full pension is paid.

Benefit adjustment: Benefits are adjusted periodically based on 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, dental care, X-rays, laboratory services, appliances, transportation, and rehabilitation.



## Survivor Benefits

### Survivor pension (*Rente de survivant*)

*Spouse's pension (Rente de veuf/veuve)*: 20% of the deceased's average monthly earnings in the three months before the month of his or her death is paid to a widow or to a widower with a disability. If there is more than one widow, the pension is split equally.

The spouse's pension ceases upon remarriage.

Remarriage settlement: A lump sum of six times the spouse's pension is paid to the widow(er) upon remarriage.

*Orphan's pension (Rente d'orphelin)*: 10% of the deceased's average monthly earnings in the three months before the month of his or her death 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 (Rente d'ascendant)*: 10% of the deceased's average monthly earnings in the three months before the month of his or her death is paid to each dependent parent and grandparent.

The maximum combined survivor pension is 100% of the deceased's average monthly earnings in the three months before the month of his or her death.

**Funeral grant (*Allocation funéraire*)**: A lump sum of 30 days of the deceased's average monthly earnings in the three months before the month of his or her death 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 and collects contributions.

## Unemployment

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### Regulatory Framework

Under collective agreement, employers in certain sectors are required to provide severance pay to employees with at least one year of continuous employment dismissed on grounds other than serious misconduct. The payment amount is a percentage of the employee's monthly salary for each year of service based on the length of service: 25% a year is paid for one to five years of service; 30% a year for six to 10 years of service; or 35% a year for more than 10 years of service.

## Family Allowances

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### Regulatory Framework

**First law**: 1963 (labor code).

**Current law**: 1967 (social security).

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

### Coverage

Employed persons covered by the labor code, including certain public-sector employees.

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 monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 7,000 ouguiyas.

Contributions are paid quarterly.

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

**Government**: None; contributes as an employer.

### 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 previous beneficiary.

### Family Allowance Benefits

30 ouguiyas a month is paid for each eligible child.

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

### Administrative Organization

Ministry of Civil Service, Labor, Employment, 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 and collects contributions.