

## Côte d'Ivoire

Exchange rate: US\$1.00 = 625.14 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:** 6.3% of covered earnings.

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

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

**Employer:** 7.7% 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 60 with at least 15 years of contributions.

Employment must cease.

Early pension: Age 55 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.

Child's supplement: Paid for each of the first three children younger than age 21.

The pension is payable abroad.

**Old-age grant:** Age 60 with more than two years but less than 15 years of contributions.

**Old-age settlement:** Age 60 with up to two years of contributions; at any age for foreign workers who permanently leave the country.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least 15 years of contributions.

Child's supplement: Paid for each of the first three children younger than age 21.

**Survivor pension:** Paid if the insured received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 (aged 50 for early pension) or older and married to the deceased for at least two years (no age or length of marriage requirements if the widow(er) has two dependent children younger than age 21), and full orphans younger than age 21.

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

#### Old-Age Benefits

**Old-age pension:** The monthly pension is 1.33% of the insured's average monthly earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.7% of average monthly earnings for each year of coverage starting January 1, 2000.

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

The legal monthly minimum wage is 60,000 CFA francs.

The maximum monthly pension is 50% of the insured's average earnings in the 15 best years.

Early pension: The pension is reduced by 5% for each year the pension is claimed before the normal retirement age, except for persons who are already entitled to the maximum monthly pension or are unable to work.

Child's supplement: 10% of the old-age pension is paid for each eligible child, up to 30%.

The pension is payable abroad quarterly.

**Old-age grant:** A lump sum is paid.

**Old-age settlement:** A lump sum of the insured's total contributions 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

**Disability pension:** The monthly pension is 1.33% of the insured's average monthly earnings in the 15 best years multiplied by the number of years of contributions before January 1, 2000, plus 1.70% of average monthly earnings for each year of coverage after January 1, 2000.

Child's supplement: 10% of the disability pension is paid for each eligible child up to 30%.

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

The legal monthly minimum wage is 60,000 CFA francs.

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

*Spouse's pension:* 50% of the old-age or disability pension the deceased received or was entitled to receive is paid monthly to the widow(er). If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

*Early pension:* The monthly pension is permanently reduced by 5% for each year the pension is claimed before age 55 (no reduction while the widow(er) has two dependent children younger than age 21).

*Full orphan's pension:* 20% of the old-age or disability pension the deceased received or was entitled to receive is paid monthly for each eligible orphan.

The maximum combined full orphans' pension is 100% of the deceased's old-age or disability pension.

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 Employment and Social Protection 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, administers the programs.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1955.

**Current laws:** 1999 (social insurance), 2014 (universal health coverage), and 2015 (labor code).

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

Note: The 2014 law on universal health coverage is scheduled to be fully implemented by October 2017.

## Coverage

### Social insurance

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

Exclusions: Self-employed women.

Special system for civil servants.

### Employer liability

Employed persons.

Exclusions: Civil servants.

## Source of Funds

### Insured person

*Social insurance:* None.

*Employer liability:* None.

### Self-employed person

*Social insurance:* Not applicable.

*Employer liability:* None.

### Employer

*Social insurance:* 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.

*Employer liability:* The total cost.

### Government

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

*Employer liability:* None.

## Qualifying Conditions

**Cash sickness benefits (employer liability):** Must be in covered employment and the sickness must be certified by an authorized doctor or medical institution.

**Cash maternity and medical benefits (social insurance):** Must have at least three months of insured employment and must stop working after 7.5 months of pregnancy.

**Prenatal allowance, maternity allowance, and birth grant (social insurance):** See Family Allowances.

## Sickness and Maternity Benefits

**Sickness benefit (employer-liability):** 100% of the employee's earnings is paid for up to six months. Benefits may be extended for up to a total of 12 months in case of long-term sickness.

**Maternity benefit (social insurance):** 100% of the insured's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth (10 weeks for multiple births); may be extended up to 11 weeks if there are complications arising from pregnancy or childbirth (up to 12 months if the child is hospitalized).

**Prenatal allowance, maternity allowance, and birth grant (social insurance):** See Family Allowances.

### **Workers' Medical Benefits**

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

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

Employers must provide certain medical services for their workers.

### **Dependents' Medical Benefits**

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

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### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1957.

**Current law:** 1999 (social insurance).

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

#### **Coverage**

Employed persons, seamen, certain members of cooperatives, apprentices, and students in technical colleges.

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

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Contributions vary 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; contributes as an employer.

#### **Qualifying Conditions**

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

100% of the insured's earnings is paid for an initial period defined according to a schedule in law; 50% after this period and up to the 28th day after the accident occurred or the occupational disease began; 66.7% thereafter. 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.

The maximum daily earnings used to calculate benefits are 36 695 CFA francs.

#### **Permanent Disability Benefits**

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

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

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

For an assessed degree of disability of at least 10%, the maximum annual earnings used to calculate benefits are 26,615,484 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, depending of the amount paid.

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; for 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 and the

minimum wage, depending on the financial resources of the system.

### **Workers' Medical Benefits**

Benefits include 100% of the cost of medical and surgical care; hospitalization, medicine, appliances, and rehabilitation; and all other necessary costs.

### **Survivor Benefits**

#### **Survivor pension**

*Spouse's pension:* 30% of the deceased's annual earnings is paid to a widow(er) who was married to the deceased before the accident occurred or the occupational disease began. If there is more than one widow (for people married before the prohibition of polygamy in 1964), the pension is split equally.

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

*Orphan's pension:* 15% of the deceased's annual earnings is paid 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.

The maximum combined survivor pension is 85% of the deceased's annual 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.

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## **Unemployment**

### **Regulatory Framework**

Under the labor code (2015), employers are required to provide severance pay in case of termination to an employee who did not commit any serious misconduct.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1999 (social insurance).

**Type of program:** Social insurance 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 1 to 14 (aged 18 if an apprentice, aged 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(er) 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 during the insured's first marriage; children born during the insured's second marriage may be eligible if the insured's first spouse dies. 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:** 5,000 CFA francs a month is paid for each child. The allowance is paid quarterly.

**Prenatal allowance:** 13,500 CFA francs is paid in three parts: 3,000 CFA francs after the prenatal examination at three months, 6,000 CFA francs after the prenatal examination at six months, and 4,500 CFA francs after the prenatal examination at seven and a half months.

**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 parts: 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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