

## Djibouti

Exchange rate: US\$ 1.00 = 177 DJ francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1976 and 1989.

**Current laws:** 2002 (social security) and 2010 (old-age pensions).

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

#### Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees.

Voluntary coverage for previously covered employees who are unemployed.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

#### Source of Funds

**Insured person:** 4% of monthly earnings; 8% of last monthly earnings for the voluntary insured.

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

**Employer:** 4% of payroll.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of contributions; age 55 for mothers, manual workers, and dockworkers with at least 20 years of contributions.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions. Must be assessed by a medical doctor as mentally or physically unable to work.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension, or had at least 18 years of coverage at the time of death.

Eligible survivors include a widow(er) aged 45 or older with no dependent children (any age with dependent children) who were married to the deceased for the last five years; and children younger than age 15 (age 21 if a student, no limit if disabled).

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

A widower with multiple deceased wives receives only the highest survivor pension.

Survivor pensions are payable abroad.

**Survivor settlement:** The deceased did not qualify for an old-age pension.

**Funeral grant:** Paid to the person who pays for the funeral.

#### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average annual salary over the last 10 years is paid for each year of coverage from 2007; 1.8% from 2002 to 2006; and 2% from 1976 to 2001.

The minimum annual pension is 170,000 DJ francs.

The maximum annual pension is 81% of the insured's average annual salary over the last 10 years.

Early pension: The pension is reduced for each year that the old-age pension is claimed before the normal retirement age. The benefit ranges from 50% of the full old-age pension at age 50 to 90% at age 59.

#### Survivor Benefits

##### Survivor pension

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one eligible widow(er), the pension is split equally.

**Orphan's pension:** 30% of the old-age pension the deceased received or was entitled to receive is split equally among all eligible orphans.

The maximum orphan's pension for each orphan is 10% of the old-age pension the deceased received or was entitled to receive.

The maximum combined survivor pension is 80% of the old-age pension the deceased received or was entitled to receive.

**Survivor settlement:** A lump sum of total employee and employer contributions is split equally among all eligible survivors.

**Funeral grant:** A lump sum is paid to cover the cost of the insured's funeral.

#### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

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

## Sickness and Maternity

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### Regulatory Framework

**First laws:** 1957 (work injury and occupational health) and 1972 (labor code).

**Current laws:** 1989 (family allowances), 2005 (labor code), and 2014 (universal health insurance).

**Type of program:** Social insurance, employer-liability, and social assistance system.

### Coverage

**Social insurance (cash maternity benefits):** Salaried workers, including foreigners covered under bilateral agreement.

**Social insurance (medical benefits):** Salaried workers covered by the labor code, household workers, manual workers, dockworkers, self-employed persons, pensioners with pensions less than 50,000 DJ francs a month, and their dependents.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

**Social assistance:** Persons not covered by the social insurance system.

Special system for military personnel, civil servants, and members of government.

### Source of Funds

#### Insured person

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 2% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Employer liability:** None.

**Social assistance:** None.

#### Self-employed person

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** 7% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Employer liability:** Not applicable.

**Social assistance:** None.

### Employer

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

**Sickness and paternity benefits (employer liability):** The total cost.

**Social assistance:** None.

### Government

**Social insurance (cash maternity benefits):** See source of funds under Family Allowances.

**Social insurance (medical benefits):** None.

**Employer liability:** None; contributes as an employer.

**Social assistance:** The total cost.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** There is no minimum qualifying period. Must provide a certificate from a registered medical practitioner.

**Cash maternity benefits (social insurance):** Must have at least three months of covered employment, notify the employer one month before the expected date of childbirth, and provide a certificate from a registered medical practitioner.

The maternity benefit is payable abroad under bilateral agreement.

**Paternity leave (employer liability):** There is no minimum qualifying period.

**Medical benefits (social insurance):** There is no minimum qualifying period.

**Medical benefits (social assistance, means tested):** Must not be covered by the social insurance medical benefits system.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 50% of the employee's monthly basic earnings or total monthly earnings is paid from 15 days to nine months, depending on the length of employment with the employer and the type of employment.

**Maternity benefit (social insurance):** 100% of the insured's monthly earnings is paid for 14 weeks (split equally between social insurance and the employer), including eight weeks before and six weeks after the expected date of childbirth; may be extended for an additional three

weeks in case of a medically certified illness resulting from the pregnancy.

**Paternity leave (employer liability):** 100% of the employee's daily earnings is paid for up to three days.

### **Workers' Medical Benefits**

**Social insurance:** Benefits include medical treatment provided by community health centers (such as immunization and consultations for children younger than age 5; reproductive health services including ultrasound, family planning, and childbirth; and treatment for tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

**Social assistance (means tested):** Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **Dependents' Medical Benefits**

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

Eligible dependents include spouses and children up to age 18.

### **Administrative Organization**

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

National Social Security Fund (<http://www.cnss.dj/>), managed by a tripartite board and a director, administers the programs.

## **Work Injury**

### **Regulatory Framework**

**First laws:** 1957 and 1958.

**Current laws:** 1972 (labor code), 2002 (social security), and 2014 (universal health insurance).

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

### **Coverage**

Salaried workers covered by the labor code, apprentices, trainees, and self-employed persons (medical benefits only).

Special system for military personnel, civil servants, and members of government.

### **Source of Funds**

**Insured person:** None (work injury); see source of funds under Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds under Sickness and Maternity (medical benefits only).

**Employer:** 1.2% of monthly covered payroll (work injury); see source of funds under Sickness and Maternity (medical benefits).

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

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

### **Qualifying Conditions**

Must have worked for at least 12 months before the disability began. The accident must be reported within 48 hours.

### **Temporary Disability Benefits**

50% of the insured's daily salary is paid during the first 29 days; thereafter, 75% of the daily salary is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is based on the insured's annual earnings in the 12 months before the disability began and the insured's assessed degree of disability, from 11% to 100%.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the permanent disability pension is paid.

### **Workers' Medical Benefits**

Benefits include medical treatment provided by community health centers (such as immunization and consultations for children under age 5; reproductive health services including ultrasounds, family planning, and childbirth; and the treatment of tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, radiology, specialized treatments, and transportation for medical purposes.

In addition, benefits are provided under the universal health insurance program (see medical benefits under Sickness and Maternity). Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **Survivor Benefits**

#### **Survivor pension**

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*Spouse's pension:* 30% of the deceased's annual salary is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

The spouse's pension ceases upon remarriage.

*Orphan's pension:* 15% of the deceased's annual salary is paid for the first two eligible orphans; 10% for each additional orphan; 20% for each full orphan.

Eligible orphans include children younger than age 21.

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

**Funeral grant:** A lump sum of 72,000 DJ francs is paid.

### **Administrative Organization**

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### **Family Allowances**

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#### **Regulatory Framework**

**First laws:** 1969 and 1975.

**Current laws:** 1983 and 1989 (family allowances).

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

#### **Coverage**

Salaried workers covered by the labor code.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

#### **Source of Funds**

**Insured:** None.

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

**Employer:** 5.5% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are 25,000 DJ francs.

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

The employer's contribution also finances maternity benefits.

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

### **Qualifying Conditions**

**Marriage allowance:** Must have worked at least 120 hours or 18 days in the month of marriage. For a husband with multiple wives, a monthly allowance is paid for one unemployed wife.

The insured's monthly income must not exceed 50,000 DJ francs.

The marriage allowance is payable abroad under reciprocal agreement.

**Family allowance:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first six dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

The family allowance is payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowance:** 2,500 DJ francs a month is paid.

**Family allowance:** 1,400 DJ francs a month is paid for each eligible child, up to six children.

Benefits are paid quarterly.

### **Administrative Organization**

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