

Burundi

Exchange rate: US\$1.00 = 1,790 Burundi francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (workers' pensions in Belgian Congo and Rwanda-Urundi).

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military and police personnel, workers under contract with the civil service, interns, and apprentices.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special system for civil servants and judges.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 5.8% if in arduous work; 10% for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 105 Burundi francs in rural areas and 160 Burundi francs in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 Burundi francs.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll; 8.8% for employees in arduous work.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal daily minimum wage is 105 Burundi francs in rural areas and 160 Burundi francs in urban areas.

The maximum monthly earnings used to calculate contributions are 450,000 Burundi francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged or age 45 if in arduous work) with at least 15 years of coverage.

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

Old-age settlement (Allocation de vieillesse): Age 60 with at least 12 months but less than 15 years of coverage.

Disability pension (Pension d'invalidité): Must be assessed with at least a 66% permanent loss of earning capacity and have at least three years of coverage, including six months in the last year. There is no minimum qualifying period for a disability that is the result of a nonwork-related accident.

A medical doctor authorized by the National Social Security Institute assesses the loss of earning capacity.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is payable abroad under reciprocal agreement.

Survivor pension (Pension des survivants): 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(er), unmarried orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled and without earning capacity), and dependent parents and grandparents if there is no eligible widow(er) or orphan.

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

The survivor pension is payable abroad under reciprocal agreement.

Survivor settlement (Allocation des survivants): Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow(er), unmarried orphans younger than age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled and without earning capacity), and parents if there is no eligible widow(er) or orphan.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months, is paid.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

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

The insured may receive the old-age pension and a survivor pension at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability pension, 100% of the higher pension and 50% of the lower pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Old-age settlement (Allocation de vieillesse): A lump sum of the insured's average monthly earnings in the last three or five years, whichever is greater, multiplied by the number of 12-month periods of contributions is paid.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 30% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 2% of average monthly earnings for every 12 months of coverage exceeding 180 months, is paid. If the insured is younger than the normal retirement age at the time of the claim, a six-month contribution period is credited for each year the insured is younger than the normal retirement age.

The minimum monthly disability pension is 60% of the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

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 (Supplément pour assistance constante): 50% of the disability pension is paid.

The insured may receive the disability pension and a survivor pension at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension at the same time, only the higher pension is paid. If prematurely aged and younger than age 60, the insured may not receive both an old-age pension and a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor Benefits

Survivor pension (Pension des survivants)

Spouse's pension (Pension de veuve/veuf): 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 (Pension d'orphelin): 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.

Dependent parent's and grandparent's pension (Pension d'ascendants): If there are no other eligible survivors, 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent parent or grandparent.

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

The survivor can receive a survivor pension and either an old-age pension or a disability pension at the same time.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Survivor settlement (Allocation des survivants): A percentage of the old-age settlement the deceased was entitled to receive is paid as a lump sum (50% for a widow(er), 25% for an orphan, and 25% for other dependents). The maximum combined survivor settlement is 100% of the old-age settlement the deceased was entitled to receive.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1980 (health insurance for public officials), 1993 (labor code), 2005 (constitution), and 2012 (social assistance medical benefits).

Type of program: Employer-liability (cash and medical benefits) and social assistance (medical benefits) system.

Note: Pregnant women and children younger than age 5 receive free health care.

Coverage

Employer liability: Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

Social assistance: Citizens of Burundi.

Source of Funds

Insured person

Employer liability: None.

Social assistance: None.

Self-employed person

Employer liability: Not applicable.

Social assistance: None.

Employer

Employer liability: The total cost.

Social assistance: None.

Government

Employer liability: None; contributes as an employer (provides benefits directly to civil servants).

Social assistance: The total cost.

Qualifying Conditions

Cash sickness and maternity benefits (employer liability): There is no minimum qualifying period.

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

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

Sickness and Maternity Benefits

Cash sickness benefit (employer liability): 66.7% of the employee's wages is paid for up to three months each calendar year.

Cash maternity benefit (employer liability): 50% of the employee's wages is paid for up to 12 weeks (14 weeks if there are complications arising from pregnancy or childbirth), including at least six weeks after childbirth.

Workers' Medical Benefits

Medical benefits (employer liability): Benefits include medical and dental care, surgery, hospitalization, appliances, and medicine.

Medical benefits (social assistance): Informal workers aged 21 or older can purchase a Medical Assistance Card (Carte d'Assistance Médicale) for 3,000 Burundi francs a year that covers 80% of the cost of medicine, medical appointments, and tests in local clinics and district hospitals.

The public-sector mutual provides medical benefits for civil servants and covers 80% of medical costs, 70% for medicine, and 90% for chronic diseases. Civil servants contribute 6% of salaries (excluding housing expenses). A

private-sector mutual was established in May 2014 and is being implemented.

Dependents' Medical Benefits

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

Medical benefits (social assistance): Benefits for dependents are the same as those for the primary beneficiary.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

Ministry of Health (<http://www.minisante.bi/>) administers the social assistance medical benefits.

Employers provide employer-liability benefits directly to their employees.

Work Injury

Regulatory Framework

First law: 1949 (Compensation for work accidents and occupational diseases in Belgian Congo and Rwanda-Urundi).

Current law: 2002 (pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, apprentices, trainees, and military and police personnel.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 80,000 Burundi francs.

Government: None; contributes as an employer.

Qualifying Conditions

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

Temporary Disability Benefits

66.7% of the insured's average daily earnings, up to a maximum, is paid from the 31st day after the disability began (from the second day for a commuting accident or if the employer pays the costs related to the accident) for the total period of incapacity for work, up to six months after the disability began. The insured's salary is suspended while receiving temporary disability benefits.

The average daily earnings used to calculate benefits are based on the insured's earnings in the three calendar months before the month the disability began.

The temporary disability benefit is payable abroad under reciprocal agreement.

Permanent Disability Benefits

Permanent disability pension (Rente d'incapacité permanente): For an assessed total (100%) disability, 100% of the insured's average monthly earnings up to a maximum is paid.

The pension may be paid as a lump sum after five years, subject to conditions.

The average monthly earnings used to calculate benefits are based on the insured's earnings in the three calendar months before the month the disability began.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability; a lump sum is paid for an assessed degree of disability of less than 15%.

Constant-attendance allowance (Supplément pour assistance constante): 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The minimum monthly permanent disability pensions the legal monthly minimum wage in urban areas.

The legal daily minimum wage in urban areas is 160 Burundi francs.

If the insured is entitled to receive the old-age pension and the work injury permanent disability pension, 100% of the higher pension and 50% of the lower pension is paid. If the insured is entitled to both the nonwork injury disability pension (see Old-Age, Disability, and Survivors) and the work injury permanent disability pension, only the higher pension is paid.

Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2003.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension (Rente des survivants)

Spouse's pension (Rente de veuve/veuf): 50% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid to a widow(er).

The spouse's pension ceases upon remarriage.

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

Orphan's pension (Rentes d'orphelins): 20% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

Dependent parent's and grandparent's pension (Rente d'ascendants directs): If there are no other eligible survivors, 20% of the old-age or disability pension the deceased received or was entitled to receive (if assessed with a permanent total disability) is paid to each dependent parent or grandparent.

The maximum combined survivor pension is 100% of the old-age or disability pension (if assessed with a permanent total disability) the deceased received or was entitled to receive.

Benefit adjustment: Benefits may be adjusted, depending on the financial resources of the system. (The last benefit adjustment was in 2010.)

Funeral grant (Allocation de décès): A lump sum of 60,000 to 80,000 Burundi francs is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

National Social Security Institute (<http://www.inss.gov.bi/>), managed by a tripartite board and a director, administers the program and collects contributions.

National Social Security Institute and public or approved private medical institutions provide medical services.

Family Allowances

Regulatory Framework

First law: 1971.

Current law: 1977 (family benefits).

Type of program: Employer-liability system.

Coverage

Salaried workers covered by the labor code and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for the insured's wife if she is not in paid employment and for

unmarried children younger than age 16 (age 21 if a student or an apprentice; no limit if disabled).

Family Allowance Benefits

Family allowance (Allocation familiale): 3,000 Burundi francs a month is paid for the insured's wife and 1,000 Burundi francs for each eligible child.

Administrative Organization

Ministry of Human Rights, Social Affairs, and Gender (<http://www.droitshumains.gov.bi/>) provides general supervision.

Employers pay benefits directly to employees.