

## Central African Republic

Exchange rate: US\$1.00 = 603.87 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current law:** 2006 (social security).

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

#### Coverage

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

Voluntary coverage for self-employed persons, and informal-sector and agricultural workers.

**Exclusions:** Civil servants, and military and security forces personnel.

#### Source of Funds

**Insured person:** 3% of gross monthly covered earnings.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

**Self-employed person:** A contribution is paid.

**Employer:** 4% of gross monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with at least 20 employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

#### Qualifying Conditions

**Old-age pension (Pension de retraite):** Age 60 (age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

Early pension (Pension anticipée): Age 55 with at least 180 months of contributions.

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

**Old-age allowance (Allocation de vieillesse):** Age 60 with at least 120 months but less than 180 months of contributions.

Employment must cease.

**Disability pension (Pension d'invalidité):** Must have at least a 66.7% assessed loss of earning capacity, have been registered with the National Social Security Fund for at least five years, and have at least six months of contributions in the year before the disability began. The registration and contribution requirements are waived for employed persons if the disability is the result of a nonwork-related accident.

Constant-attendance allowance (Majoration pour aide constante d'une tierce personne): 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 an old-age allowance.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the death (except for a widow pregnant with the deceased's child, or a widow(er) who had a child with the deceased).

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

**Survivor settlement (Allocation de survivant):** The deceased was insured but was not entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) aged 55 or older (at any age with at least one dependent child younger than age 18; age 21 if a student or disabled), a disabled widow(er), a pregnant widow, and dependent children younger than age 18 (age 21 if a student or disabled).

The widow(er) must have been married to the deceased for at least two years before the deceased's death (except for a widow pregnant with the deceased's child, or a widow(er) who had a child with the deceased). Multiple widows may be eligible to receive a survivor settlement.

#### Old-Age Benefits

**Old-age pension (Pension de retraite):** 40% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1% of average monthly

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earnings for every 12 months of contributions from 280 to 350 months is paid.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings.

**Early pension (Pension anticipée):** The pension is reduced by 5% for each year it is claimed before the normal retirement age.

Schedule of payments: The old-age pension is paid quarterly.

**Old-age allowance (Allocation de vieillesse):** A lump sum of one month of the insured's average monthly earnings in the last three or five years, whichever is greater, is paid for every 12 months of contributions.

## Permanent Disability Benefits

**Disability pension (Pension d'invalidité):** 40% of the insured's average monthly earnings in the last three or five years, whichever is greater, plus 1% of average monthly earnings for every 12 months of contributions from 280 to 350 months is paid. 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 disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount.

Constant-attendance allowance (Majoration pour aide constante d'une tierce personne): Up to 50% of the disability pension is paid.

Schedule of payments: The disability pension is paid quarterly.

## 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 amount is split equally.

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among all eligible orphans; 100% for full orphans.

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

Schedule of payments: Survivor pensions are paid quarterly.

**Survivor settlement (Allocation de survivant):** A lump sum of one month of the old-age pension the deceased would have received with 280 months of contributions is paid for every 12 months of contributions the deceased had. The benefit is split equally among all eligible survivors.

## Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the programs and collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current laws:** 2006 (social security) and 2009 (labor code).

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

### Coverage

**Social insurance:** Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

Exclusions: Self-employed persons, civil servants, and military and security forces personnel.

**Employer liability:** Employed persons, including certain public-sector employees.

Exclusions: Self-employed persons, magistrates and civil servants, and military and security forces personnel.

## Source of Funds

### Insured person

**Social insurance:** None.

**Employer liability:** None.

### Self-employed person

**Social insurance:** Not applicable.

**Employer liability:** Not applicable.

### Employer

**Social insurance:** See source of funds under Family Allowances.

**Employer liability:** The total cost.

### Government

**Social insurance:** None.

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

## Qualifying Conditions

**Cash sickness benefit (employer liability):** There is no minimum qualifying period. The sickness must be certified by a registered medical practitioner.

**Cash maternity benefit (social insurance):** Must have at least six consecutive months of covered employment.

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

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's daily earnings is paid for a period determined by the employment level of the employee: eight days for workers paid for each task, daily, weekly or biweekly; one month for workers paid monthly; two months for supervisors; or three months for managers.

**Maternity benefit (social insurance):** 50% of the insured's daily earnings is paid to an insured woman or the wife of an insured man for up to six weeks before and eight weeks after the expected date of childbirth; may be extended up to nine weeks if there are complications arising from pregnancy or childbirth.

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

### Workers' Medical Benefits

No statutory benefits are provided.

Some health services are provided to women during maternity leave.

### Dependents' Medical Benefits

No statutory benefits are provided. (Some health and welfare services are provided to mothers and children under Family Allowances.)

### Administrative Organization

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers and collects contributions for the social insurance program.

Employees pay sickness benefits directly to employees.

### Work Injury

#### Regulatory Framework

**First laws:** 1935 and 1959.

**Current law:** 2006 (social security).

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

#### Coverage

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; members of producers' cooperatives; and trainees and apprentices.

**Exclusions:** Self-employed persons, agricultural workers, civil servants, and military and security forces personnel.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA 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. The incapacity to work must be assessed by a medical practitioner.

#### Temporary Disability Benefits

##### **Temporary disability benefit (Indemnité journalière d'incapacité):**

50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days of disability; thereafter, 66.7% of average daily earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily earnings used to calculate benefits are 1% of the maximum annual earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are 7,200,000 CFA francs.

#### Permanent Disability Benefits

##### **Permanent disability pension (Rente d'incapacité permanente):**

For a total (100%) disability, 100% of the insured's average monthly earnings in the 36 or 60 months before the disability began, whichever is greater, is paid for up to 16 years.

The maximum monthly earnings used to calculate benefits are 33.3% of the portion of the insured's salary above the legal monthly minimum wage multiplied by 18.73, up to 75 times the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

**Partial disability (Rente d'incapacité permanente partielle):** For an assessed degree of disability greater than 15% but less 100%, the pension is the insured's covered earnings in the year before the disability began multiplied by 0.5% for each assessed degree of disability from 1% to 50% and by 1.5% for each assessed degree of disability exceeding 50%.

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For an assessed degree of disability of 15% or less, or if the annual permanent disability pension is less than the legal monthly minimum wage multiplied by 1.28, a lump sum is paid.

Constant-attendance supplement (Majoration pour aide constante d'une tierce personne): 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, rehabilitation, and transportation.

### **Survivor Benefits**

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

*Spouse's pension (Rente de conjoint):* 30% of the permanent disability pension the deceased received or was entitled to receive is paid for up to eight years. If there is more than one widow, the pension is split equally.

The widow must have been married to the deceased for at least one year, be pregnant with the deceased's child, or have had a child with the deceased.

*Orphan's pension (Rente d'orphelin):* 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each of the first two orphans up to age 18 (age 21 if a student or disabled); 10% for each additional eligible orphan; 20% for each full orphan.

The maximum combined survivor pension is 85% of the permanent disability pension the deceased received or was entitled to receive.

**Funeral grant (Allocation de frais funéraires):** A lump sum of the cost of the funeral is paid, up to a maximum.

### **Administrative Organization**

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the program and collects contributions.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 2006 (social security).

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

#### **Coverage**

Private-sector employees; certain public-sector employees, including employees of the national public service and local authorities; and students in professional schools.

**Exclusions:** Self-employed persons, civil servants, and military and security forces personnel.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 12% of monthly covered payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

The employer's contributions also finance maternity benefits.

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

#### **Qualifying Conditions**

**Family allowance (Allocation familiale):** Paid for children younger than age 18 (age 21 if a student or disabled). School-age children are required to attend school. The parent must have worked for at least six months and currently work at least 20 days or 133 hours a month.

**Prenatal allowance (Allocation prénatale):** Must have at least six months of continuous employment and undergo regular prescribed medical examinations.

**Birth grant (Prime à la naissance):** Paid for each of the first three births from a registered civil union if the combined age of both parents does not exceed 55 years.

#### **Family Allowance Benefits**

##### **Family allowance (Allocation familiale):**

1,800 CFA francs a month is paid for each eligible child, up to six children at one time.

##### **Prenatal allowance (Allocation prénatale):**

1,800 CFA francs a month is paid for up to nine months.

**Birth grant (Prime à la naissance):** A lump sum of 30,000 CFA francs is paid for each of the first three births.

Some health and welfare services are also provided to mothers and children.

### **Administrative Organization**

Ministry of Labor, Employment, Professional Training, and Social Protection provides general supervision.

National Social Security Fund (<http://www.cnss-rca.org>) administers the program.