

## Chad

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1977 (pensions), 1978 (old age, disability, and survivors), 2007 (retirement age), and 2009 (contributions).

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

#### Coverage

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

Exclusions: Self-employed persons, magistrates, and military personnel.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of gross monthly covered earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Employer:** 5% of gross monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** None; contributes as an employer for public-sector employees who are covered by the labor code.

#### Qualifying Conditions

**Old-age pension (Pension de vieillesse):** Age 60 (age 55 if prematurely aged) with at least 60 months of coverage in the 10 years before reaching the normal retirement age or a total of 180 months of coverage.

Early pension (Pension anticipée volontaire): Age 55 with at least 60 months of coverage in the 10 years before reaching the normal retirement age or a total of 180 months of coverage.

Employment must cease.

**Old-age settlement (Allocation de vieillesse):** Age 60 with at least 12 months of coverage but does not qualify for an old-age pension.

**Disability pension (Pension d'invalidité):** Must have at least a 66.7% assessed loss of earning capacity, have been registered with the fund for at least five years, and have at least six months of contributions in the year before the

disability began. There is no qualifying period if the disability is the result of a nonwork-related accident.

Constant-attendance allowance (Supplément pour assistance constante): 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.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and is pregnant, disabled, or caring for a child; a dependent, disabled widower who was married to the deceased for at least one year; and orphans younger than age 15 (age 18 if an apprentice; age 21 if a student or disabled).

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

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

**Survivor settlement (Allocation de survivant):** Paid if the deceased was not entitled to receive an old-age or disability pension.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and is pregnant, disabled, or caring for a child; and orphans younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

#### 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 1.2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year it is claimed before the normal retirement age. At the normal retirement age, the insured is entitled to the full old-age pension.

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

The legal monthly minimum wage is 59,995 CFA 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.

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

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

Benefits are adjusted by decree based on changes in the cost of living and the legal monthly minimum wage, depending on the financial resources of the system.

**Old-age settlement (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 each year of coverage.

### **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 1.2% of average monthly earnings for every 12 months of coverage exceeding 180 months is paid. The insured is credited with one year 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.

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

The legal monthly minimum wage is 59,995 CFA 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.

Schedule of payments: The disability pension is paid quarterly.

Benefits are adjusted by decree based on changes in the cost of living and the minimum wage, depending on the financial resources of the system.

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

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

**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 pension or disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

Benefits are adjusted by decree based on changes in the cost of living and the legal monthly minimum wage, depending on the financial resources of the system.

**Survivor settlement (Allocation de survivant):** A lump sum of one month of the deceased's average monthly earnings in the last three or five years, whichever is greater, is paid for each year of coverage.

### **Administrative Organization**

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the programs and collects contributions.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First laws:** 1952 (labor code of French Overseas Territories) and 1956 (family benefits).

**Current laws:** 1966 (social insurance) and 1996 (labor code).

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

Note: There are no statutory medical benefits under the social insurance program, but the National Health Insurance Fund provides some health services.

#### **Coverage**

**Social insurance:** Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

**Employer liability:** Employed persons covered by the labor code, including certain public-sector employees.

Exclusions: Self-employed persons, civil servants, magistrates, and military 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:* Pays subsidies; contributes as an employer for certain public-sector employees

*Employer liability:* None; contributes as an employer for certain public-sector employees.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** There is no minimum qualifying period.

**Cash maternity benefit (Indemnité journalière des femmes salariées en couche, social insurance):** Must have at least six months of continuous employment with the same employer.

**Maternity benefit (Indemnité journalière des femmes salariées en couche, employer liability):** There is no minimum qualifying period.

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

**Birth grant (social insurance):** See Family Allowances.

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

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's last daily earnings is paid for up to six months.

**Maternity benefit (Indemnité journalière des femmes salariées en couche, social insurance and employer liability):** 100% of the insured's last daily earnings is paid (the social insurance program pays 50% of the cost and the employer pays the remaining 50%) for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

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

**Birth grant (social insurance):** See Family Allowances.

## Workers' Medical Benefits

**Medical benefits (employer liability):** The Labor Code (1996) requires employers to pay for the medical costs relating to childbirth that are not covered by the National Social Insurance Fund.

## Dependents' Medical Benefits

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

## Administrative Organization

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1952 (labor code of French Overseas Territories).

**Current law:** 1966 (social insurance), implemented in 1970.

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

### Coverage

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons, magistrates, and military personnel.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

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

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** Pays subsidies; contributes as an employer for certain public-sector employees.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Work accidents must be reported to the National Social Security Fund within 48 hours.

### Temporary Disability Benefits

**Temporary disability benefit (Indemnité journalière d'incapacité temporaire):** 66.7% of the insured's average daily earnings in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

### 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 12 months before the disability began is paid.

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the partial disability pension is the insured's average annual earnings in the 12 months before the disability began multiplied by 0.5% for each assessed degree of disability from 10% to 50% and by 1.5% for each assessed degree of disability exceeding 50%. For an assessed degree of disability of less than 10%, a lump sum is paid.

The maximum monthly earnings used to calculate benefits are six times the legal monthly minimum wage plus 33.3% of monthly earnings from six to 25 times the legal monthly minimum wage.

The minimum monthly permanent disability pension is 1.35 times the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

Constant-attendance allowance (*Supplément pour assistance constant*): 40% of the monthly permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Schedule of payments: The permanent disability pension is normally paid quarterly. If the insured is assessed with a total (100%) disability, the pension is paid monthly. If the insured is assessed with at least a 75% degree of disability, he or she may request a monthly pension. The insured may choose to receive up to 25% of the pension as a lump sum.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

#### **Survivor pension (*Rente aux survivants*)**

*Spouse's pension (*Rente au conjoint survivant*)*: 30% of the permanent disability pension the deceased received or was entitled to receive is paid.

The spouse's pension ceases upon remarriage.

*Orphan's pension (*Rente aux orphelins*)*: 15% of the permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

*Dependent parent's or grandparent's pension (*Rente aux ascendants*)*: 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent or grandparent, up to a total of 30%.

The maximum combined survivor pension is 85% of the deceased's average monthly or annual earnings used to calculate the permanent disability pension.

The maximum monthly earnings used to calculate benefits are six times the legal monthly minimum wage plus 33.3% of monthly earnings from six to 25 times the legal monthly minimum wage.

The legal monthly minimum wage is 59,995 CFA francs.

Schedule of payments: Survivor pensions are paid quarterly.

### **Administrative Organization**

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program and collects contributions.

## **Unemployment**

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### **Regulatory Framework**

Under the labor code (1996), employers are required to provide severance pay to a dismissed employee who was employed for at least two years with no serious misconduct. The payment amount is a percentage of the insured's gross monthly salary for each year of service based on the length of service: 25% a year is paid for two to five years of service; 30% a year for five to 10 years; and 35% a year for more than 10 years of service.

Employers are also required to pay compensation to an employee dismissed due to an assessed work injury or occupational disease who was employed for at least one year. The payment amount is a percentage of the employee's gross monthly salary for each year of service based on the length of service: 30% a year is paid for two to five years of service; 35% a year for five to 10 years of service; and 40% a year for more than 10 years of service.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956 (family benefits).

**Current laws:** 1966 (social insurance) and 1996 (labor code).

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

#### **Coverage**

Private-sector and certain public-sector employees.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 7.5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Government:** Pays subsidies; contributes as an employer for certain public-sector employees.

#### **Qualifying Conditions**

**Family allowance (*Allocation familiale*):** Paid for children younger than age 15 (age 18 if an apprentice; age 21 if a

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student or disabled) who reside in Chad. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

**Prenatal allowance (Allocation prénatale):** Paid to an insured woman or the wife of an insured man who undergoes prescribed medical examinations during pregnancy. The childbirth must be medically supervised. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

**Birth grant (Allocation de maternité):** Paid to an insured woman or the wife of an insured for the first three births of the first marriage. The insured parent must have at least six consecutive months of employment and work at least 20 days a month.

### ***Family Allowance Benefits***

**Family allowance (Allocation familiale):** 2,000 CFA francs a month is paid for each eligible child.

**Prenatal allowance (Allocation prénatale):** A lump sum of 18,000 CFA francs is paid for each birth.

**Birth grant (Allocation de maternité):** A lump sum of 20,000 CFA francs is paid for each of the first three births.

### ***Administrative Organization***

Ministry of Public Affairs, Labor, and Social Dialogue provides general supervision.

National Social Insurance Fund (<https://cnpstchad.com/>) administers the program and collects contributions.