

Guinea

Exchange rate: US\$1.00 = 9,076 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960 (social security).

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers and certain public-sector employees; apprentices; interns; and students in technical schools.

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

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 2.5% of monthly covered earnings.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

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

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

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 55, 60, or 65, depending on the profession, with at least 15 years of paid contributions.

Employment must cease.

Early pension (Pension de vieillesse par anticipation): Age 50 with at least 15 years of paid contributions.

Disability pensioners are ineligible for the early old-age pension.

The old-age pension is not payable abroad.

Old-age allowance (Allocation de vieillesse): Age 55, 60, or 65, depending on the profession, with at least 12 months of paid or credited contributions but less than 15 years of paid contributions.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

The old-age allowance is not payable abroad.

Disability pension (Pension d'invalidité): Must be younger than the normal retirement age, be assessed with at least a 66.7% loss of earning capacity, and have at least five years of paid contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident).

Constant-attendance allowance (Majoration pour assistance constante d'une tierce personne): Paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability (Invalidité partielle): Must be assessed with a loss of earning capacity of at least 15% but less than 66.7%.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amount of any constant-attendance allowance.

The disability pension is not payable abroad.

Survivor pension (Pension de survivant): Paid if the deceased received an old-age or disability pension or had at least 15 years of paid or credited contributions at the time of death.

Eligible survivors include widow(er)s married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

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

The survivor pension is not payable abroad.

Funeral grant (Capital décès): Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

The funeral grant is not payable abroad.

Old-Age Benefits

Old-age pension (Pension de vieillesse): 2% of the insured's average monthly covered earnings in the last 10 years multiplied by the number of years of paid or credited contributions is paid for up to 30 years.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

Early pension (Pension de vieillesse par anticipation): The pension is reduced by 5% to 10% for each year that the pension is claimed before the normal retirement age.

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

The old-age pension may be paid in addition to the work injury permanent disability pension.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Old-age allowance (Allocation de vieillesse): A lump sum of the insured's average monthly covered earnings in the last 10 years multiplied by the number of years of paid or credited contributions is paid.

Contributions may be credited under certain conditions, such as for periods receiving disability, sickness, maternity, or work injury benefits.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension (Pension d'invalidité): 100% of the insured's average monthly covered earnings in the last 12 months before the disability began (in the period of covered employment if less than 12 months) is paid.

Constant-attendance allowance (Majoration pour assistance constante d'une tierce personne): 20% of the disability pension is paid.

Partial disability (Invalidité partielle): 40% of the insured's average annual covered earnings is paid.

Schedule of payments: The disability pension is paid quarterly.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension (Pension de survivant)

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). If there is more than one widow(er), the pension is split equally.

Orphan's pension (Pension d'orphelin): 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 20% for each full orphan.

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.

Benefit adjustment: Benefits are adjusted based on changes in the national average wage, depending on the financial resources of the system.

Funeral grant (Capital décès): A lump sum of three months of the deceased's monthly covered earnings is paid.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the programs and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1960 (social security).

Current laws: 1994 (social security) and 2014 (labor code).

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

Coverage

Social insurance: Employed persons, including agricultural, household workers and certain public-sector workers.

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

Exclusions: Self-employed persons.

Special system for civil servants (medical benefits only).

Employer liability: Employed persons.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance: 2.5% of monthly covered earnings (cash sickness and medical benefits). See Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 4% of monthly covered payroll (cash sickness and medical benefits). See sources of funds under Family Allowances for cash maternity benefits.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

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

Employer liability: The total cost.

Government

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

Employer liability: None.

Qualifying Conditions

Cash sickness benefit (Prestation de maladie) and medical benefits (social insurance): Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

Cash maternity benefit (social insurance): Must be in covered employment for at least nine months before the childbirth.

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

Sickness and Maternity Benefits

Sickness benefit (Prestation de maladie, social insurance): 50% of the insured's average daily covered earnings in the three months before the leave begins is paid after an eight-day waiting period for up to 13 weeks (up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months and up to one year for long-term illnesses).

Maternity benefit (Prestation de maternité, social insurance): 50% of the insured's average monthly covered

earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

Maternity benefit (Prestation de maternité, employer liability): 50% of the employee's average monthly covered earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to eight weeks before and 10 weeks after childbirth if there are complications.

Workers' Medical Benefits

Medical benefits (social insurance): Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical services. Benefits include general, maternity, and specialist care; surgery; dental care; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The insured pays 30% of the cost of medicine and does not pay for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

Medical benefits (employer liability): Benefits include maternity care.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Eligible dependents include the spouse and children younger than age 17 (age 21 if a student or disabled).

Medical benefits (employer liability): No information available.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the social insurance program and collects contributions.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers and certain public-sector employees; apprentices, interns, and students in technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

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

Government: None; contributes as an employer for public-sector employees who are not civil servants.

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

Temporary disability benefit (Indemnité journalière en cas d'incapacité temporaire de travail): 50% of the insured's average daily covered earnings in the month before the disability began is paid for the first 28 days of incapacity; thereafter, 66.7% of the average daily covered earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

Schedule of payments: The temporary disability benefit is paid monthly.

Permanent Disability Benefits

Permanent disability pension (Pension d'incapacité permanente totale): If assessed with a total disability, 70% of the insured's average monthly covered earnings in the 12 months before the disability began is paid.

Partial disability (Incapacité partielle): If the assessed degree of disability is at least 15% but less than a total disability, a percentage of the full pension is paid based on the

assessed degree of disability; with an assessed degree of disability from 1% to 14%, a lump sum is paid.

Schedule of payments: The permanent disability pension is paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, prostheses, functional and vocational rehabilitation, and transportation.

Survivor Benefits

Survivor pension (Pension de survivant)

Spouse's pension (Pension de veuve/veuf): 30% of the deceased's average monthly covered earnings in the 12 months before death is paid to the widow(er). If there is more than one eligible widow, the pension is split equally.

The widow(er) must have been married to the deceased for at least one year before the work injury occurred.

The spouse's pension ceases upon remarriage or cohabitation.

Remarriage settlement (Allocation de remariage): A lump sum of three years of the spouse's pension is paid upon remarriage or cohabitation.

Orphan's pension (Pension d'orphelin): 15% of the deceased's average monthly covered earnings in the 12 months before death is paid for each of the first two orphans younger than age 17 (age 21 if a student); 10% for each additional orphan; 20% for each full orphan.

Dependent parent's pension (Pension d'ascendant): 10% of the deceased's average monthly covered earnings in the 12 months before death is paid to each surviving dependent parent or grandparent.

The maximum combined dependent parent's pension is 20% of the deceased's average monthly covered earnings in the 12 months before death.

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

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Funeral grant (Allocation de frais funéraires): A lump sum of three months of the deceased's monthly covered earnings is paid.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the program.

Unemployment

Regulatory Framework

Under the labor code (2014), employers are required to provide six months of an employee's salary as severance pay in the case of unfair dismissal.

Family Allowances

Regulatory Framework

First law: 1956 (family benefits fund).

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed residents of Guinea, including agricultural and household workers and certain public-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll.

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

The legal monthly minimum wage is 440,000 francs.

The maximum monthly earnings used to calculate contributions are 2,500,000 francs.

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

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

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Paid to the primary caregiver of children younger than age 17. The caregiver must have at least three months of covered employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

Family Allowance Benefits

3,000 francs a month is paid for each eligible child, up to 10 children.

Schedule of payments: The family allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment, and Labor provides general supervision.

National Social Security Fund, managed by an administrative council, administers the program and collects contributions.