

Chad

Exchange rate: U.S.\$1.00 equals
628.89 CFA francs.

Note: This information is from 1999.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1977, implemented in 1984.

Type of program: Social insurance system.

Coverage

Salaried workers regulated by the labor code.

Source of Funds

Insured person: 2% of earnings.

Employer: 4% of payroll.

Government: None.

Workers' incomes are determined by the provisions of the labor code.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) with 180 months of insurance coverage or 60 months of contributions during the last 10 years. Retirement from gainful employment is necessary.

Old-age settlement: Age 55 (age 50 if prematurely aged) and ineligible for the old-age pension.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance, including 6 months of contributions in the year preceding the onset of disability. (There is no qualifying period if the disability is the result of a nonoccupational accident; for an occupational accident, see Work Injury, below).

Survivor pension: The insured person met the pension requirements, was a pensioner, or had 180 months of insurance coverage at the time of death.

Survivor settlement: Paid to a survivor if the insured person was ineligible for a pension.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.2% for every 12-month period of insurance coverage beyond 180.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

Old-age settlement: If ineligible for the old-age pension, a lump sum equal to 1 month's wages for each year of insurance coverage.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.2% for every 12-month period of insurance coverage beyond 180. For each year that a claim is made before the insured person reaches age 55, the insured person is credited with a coverage period.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the pension.

Survivor Benefits

Survivor pension: 50% of the insured's pension is paid to a widow aged 40 or older, caring for a child, pregnant, or disabled, provided that she was married at least 1 year prior to the insured's death. If there is more than one widow, the pension is divided equally. A pension is also payable to a dependent disabled widower if he was married at least 1 year prior to the insured's death.

Orphan's pension: 25% of the insured's pension for each orphan; 40% for each full orphan.

Survivor settlement: A lump-sum payment if the insured was ineligible for a pension.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1966.

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See source of funds under Family Allowances, below.

Government: See source of funds under Family Allowances, below.

Qualifying Conditions

Sickness benefit: No statutory benefits are provided.

Maternity benefit: Six months of employment immediately prior to the cessation of work.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Maternity benefit: 50% of earnings is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

Workers' Medical Benefits

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1935.

Current law: 1966.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The work accident must be reported within 48 hours.

Temporary Disability Benefits

2/3 of the insured's average daily wage received during the 30 days preceding the onset of disability. The benefit is payable from the day after the onset of the disability until full recovery or until certification of permanent disability (after 2 years).

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability up to 50% and by a maximum of 0.5 times the assessed degree of disability for the portion above 50%.

Constant-attendance supplement: 40% of the pension.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 30% of the insured's earnings.

Orphan's pension: 15% of the insured's earnings each; 20% for each full orphan.

Dependent parents and grandparents: 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's earnings.

Funeral grant: Reimbursement for burial expenses up to 1/24 of covered earnings.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1966.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 6% of payroll.

Government: A subsidy from earmarked taxes.

The maximum monthly earnings for contribution purposes are 130,000 CFA francs.

All of the above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: The child must be under age 15 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 6 months of employment and be currently working 20 days a month, or be the widow of a beneficiary.

Family Allowance Benefits

Family allowances: 600 CFA francs a month for each child.

Prenatal allowance: 5,400 CFA francs for each month of pregnancy. The allowance is paid in two installments.

Birth grant: A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.