

## São Tomé and Príncipe

Exchange rate: U.S.\$1.00 equals 9,111.61 dobras.

Note: This information is from 1993.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1979 and 1990 (social security).

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

#### Coverage

Employed persons.

Exclusions: Domestic workers.

Voluntary program for the self-employed.

#### Source of Funds

**Insured person:** 4% of earnings.

**Employer:** 6% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 62 (men) or 57 (women) with 120 months of contributions.

Retirement is not necessary.

**Disability pension:** Permanent incapacity for all work, or at least a 2/3 incapacity for usual work, with at least 60 months of contributions.

**Survivor pension:** The insured was a pensioner or eligible for a pension at the time of death, with at least 60 months of recorded earnings.

#### Old-Age Benefits

**Old-age pension:** 35% of average earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage up to 25 years and 2% for each year of coverage beyond 25.

Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.

The minimum pension is 30% of the national minimum wage.

Benefit adjustment: Benefits are indexed to wage increases.

#### Permanent Disability Benefits

**Disability pension:** 30% of average earnings in the best 5 years out of the last 10, plus 1% for each year of coverage beyond 10.

Benefit adjustment: Benefits are indexed to wage increases.

#### Survivor Benefits

**Survivor pension:** 60% of the insured's pension is paid for one dependent, 80% for two, and 100% for three or more. The pension is payable to a widow(er), children under age 18 (no limit if disabled), and dependent parents.

**Funeral grant:** A lump sum equal to the cost of the funeral.

#### Administrative Organization

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First and current laws:** 1979 and 1990 (social security).

**Type of program:** Social insurance system. Cash benefits only.

Medical care is provided under the public health program.

##### Coverage

Employed persons.

Exclusions: Self-employed persons and domestic workers.

##### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

##### Qualifying Conditions

**Cash sickness benefits:** Currently employed with 60 days of contributions paid prior to the onset of illness.

**Cash maternity benefits:** At least 10 months of paid coverage before the expected date of childbirth.

##### Sickness and Maternity Benefits

**Sickness benefit:** 60% of average earnings in the last 2 months, payable after a 3-day waiting period for up to 12 months.

**Maternity benefit:** 100% of average earnings in the last 12 months, payable for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

**Special leave:** To care for a sick child under age 3 for up to 6 months; renewable for a further 6 months.

### ***Administrative Organization***

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

### ***Work Injury***

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#### ***Regulatory Framework***

**First and current laws:** 1979 and 1990 (social security).

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

#### ***Coverage***

Employed persons.

Exclusion: Self-employed persons.

#### ***Source of Funds***

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### ***Qualifying Conditions***

**Work injury benefits:** There is no minimum qualifying period.

#### ***Temporary Disability Benefits***

100% of base earnings during the first 30 days and 90% of earnings up to the 360th day; thereafter, 75% of earnings.

The maximum duration is 24 months.

### ***Administrative Organization***

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.