

Burundi

Exchange rate: US\$1.00 equals 1,085.70 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956.

Current law: 2002.

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, military personnel, and civil service and public utility contract workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special system for civil servants.

Source of Funds

Insured person: 2.6% of gross monthly earnings (excluding family allowances and reimbursements paid by the employer); 3.8% if working under arduous conditions. Voluntary insured persons contribute 6.5% of monthly income.

The maximum monthly earnings for contribution and benefit purposes are 150,000 francs.

Self-employed person: Voluntary coverage, subject to conditions.

Employer: 3.9% of gross monthly payroll; 5.7% of gross monthly payroll for arduous work.

The maximum monthly earnings for contribution purposes are 150,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged or age 45 if working under arduous conditions) with 15 years of insurance. Retirement is not necessary.

Old-age settlement: Paid to an insured person aged 60 or older who does not meet the qualifying conditions for an old-age pension.

Disability pension: Payable for a 66% or more loss of physical or mental capacity with 3 years of insurance coverage, including 6 months of contributions during the last 12 months.

Survivor pension: The insured qualified for a pension, was a pensioner, or had at least 180 months of coverage at the time of death.

Eligible survivors are the widow(er); unmarried orphans younger than age 16 (age 18 if an apprentice, age 21 if a student, no limit if disabled); and parents in the absence of a surviving spouse and children.

Survivor settlement: The deceased did not meet the qualifying conditions for a pension.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the highest legal minimum wage. The highest legal minimum monthly wage is equal to 4,000 francs (2004).

The legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

The maximum pension is 80% of average monthly earnings.

The insured can receive the old-age pension and one or more survivor pensions at the same time. If the insured is entitled to the old-age pension and the work injury permanent disability benefit, the full amount of the higher pension and half the amount of the other pension is paid. The combined receipt of the old-age pension before age 60 if prematurely aged and the disability pension is not allowed.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (Benefits were last adjusted in 2003).

Old-age settlement: A lump sum equal to average monthly earnings during the last 3 or 5 years (whichever is higher) times the number of 12-month periods of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months. A 6-month contribution period is credited for each year that the insured is younger than the pensionable age at the time of the claim. The disability pension is normally awarded temporarily.

The minimum pension is 60% of the highest legal minimum wage. The highest legal monthly minimum wage is equal to 4,000 francs (2004).

The legal minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

The maximum pension is 80% of average monthly earnings.

The insured can receive the disability pension and one or more survivor pensions at the same time. If the insured is entitled to the disability pension and the work injury permanent disability pension, only the highest pension is paid. The combined receipt of the disability pension and the old-age pension before age 60 if prematurely aged is not allowed.

Benefit adjustment: Pensions are adjusted for changes in the cost of living if the award is permanent or the insured is aged 60 or older, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to the widow(er).

The pension ceases on remarriage.

Orphan's pension: 25% of the deceased's pension is paid for each eligible orphan; 40% for each full orphan.

Dependent parent's and grandparent's pension (in the absence of other eligible survivors): 25% of the deceased's pension each.

The total survivor pension must not exceed 100% of the deceased's pension.

The survivor can receive a survivor pension and an old-age pension or disability pension at the same time.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Survivor settlement: A lump sum calculated as a percentage of the old-age pension the deceased would have received at the pensionable age.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a tripartite board and director, the National Social Security Institute administers the program.

Sickness and Maternity

Regulatory Framework

The labor code (1993) requires employers to pay 2/3 of wages for sick leave for up to 3 months each calendar year and to provide medical care for workers and their dependents.

The labor code (1993) requires employers to pay 50% of wages for maternity leave of up to 12 weeks (14 weeks in case of complications), including at least 6 weeks after childbirth, if the woman has 6 months of service during the year before the expected date of childbirth.

The 1984 provision established a medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to the low-income population.

The 1980 law (health insurance) provides for medical benefits for civil servants and members of the armed forces.

Work Injury

Regulatory Framework

First law: 1949.

Current law: 2002 (pensions and work injury).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including agricultural workers, military personnel, police personnel, apprentices, and trainees.

Exclusions: The self-employed.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of gross monthly payroll.

The maximum monthly earnings for contribution and benefit purposes are 80,000 francs.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is 2/3 of the insured's average daily earnings up to a ceiling. The benefit is payable from the 31st day after the onset of disability (from the second day for a commuting accident or if the costs of the accident are met by the employer) for the total period of incapacity for work, up to a maximum of 6 months from the date of the accident. The insured's salary is suspended while receiving benefits.

The average daily earnings are based on earnings during the last 3 calendar months before the month in which the accident occurred.

The minimum benefit is the regional minimum wage (between 105 francs and 160 francs a day in 2004).

The minimum wage is adjusted by ministerial ordinance. (The last adjustment was made in 1988.)

Permanent Disability Benefits

Permanent disability pension: If totally disabled, 100% of the insured's average monthly earnings up to a ceiling. After the pension has been received for 5 years, it can be converted into a lump sum under certain conditions.

The average earnings are based on earnings during the 3 calendar months before the month in which the accident occurred.

Partial disability: If the assessed degree of disability is 15% or more, the benefit equals a percentage of the full pension according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum equal to 3 years' pension according to the assessed degree of disability.

Constant-attendance supplement: Equal to 50% of the pension.

If the insured is entitled to receive the old-age pension and the work injury permanent disability benefit, the full amount of the higher pension and half the amount of the other pension is paid. If the insured is entitled to both the nonwork injury disability pension and the work injury permanent disability pension, only the highest pension is paid.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicines, dental care, transportation, physiotherapy, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: 50% of the insured's earnings is payable to a widow(er).

The pension ceases on remarriage.

Remarriage settlement: A lump sum of 6 months' pension is paid to the widow(er).

Orphan's pension: 20% of the deceased's earnings for each orphan younger than age 16 (age 21 if a student, no limit if disabled); 40% for each full orphan.

Dependent parent's and grandparent's pension (in the absence of other eligible survivors): 20% of the deceased's earnings each.

The total survivor pension must not exceed 100% of the pension the deceased would have received if totally disabled.

Funeral grant: A lump sum equal to 30 times the deceased's average daily earnings up to a ceiling. The average earnings are based on the earnings the deceased received during the last 3 calendar months before the month in which the accident occurred.

The minimum grant is 30,000 francs.

Benefit adjustment: Pensions are adjusted for changes in the cost of living, depending on the financial resources of the system. (The last adjustment was made in 2003.)

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Security Institute administers contributions and benefits.

Medical services are provided by the National Social Security Institute and public or approved private medical institutions.

Family Allowances

Regulatory Framework

First law: 1971.

Current law: 1977 (family benefits).

Type of program: Employment-related system.

Coverage

Salaried workers and apprentices.

Exclusions: The self-employed.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost.

Government: None.

Qualifying Conditions

Family allowances: The child must be unmarried and younger than age 16 (age 21 if a student or an apprentice, no limit if disabled). The wife must not be in paid employment. For the full benefit, the insured must work at least 4 hours a day.

Family Allowance Benefits

Family allowances: Specified monthly payments for the wife and for each child. The benefit is reduced by 50% if the insured works less than 4 hours a day.

Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Employers pay the benefits directly to employees.