

Senegal

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1975 (conversion of the 1958 nonstatutory program).

Type of program: Social insurance system.

Coverage

Employed persons, including domestic workers, seasonal workers, and day workers.

Special system for civil servants.

Source of Funds

Insured person: 4.8% of earnings; management personnel contribute an additional 2% for supplementary benefits.

Employer: 7.2% of payroll; management personnel contribute an additional 3% of earnings up to 600,000 CFA francs a month for supplementary benefits.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

Qualifying Conditions

Old-age pension: Age 55 with 1 year of contributions. Retirement from employment is necessary.

Early pension: A reduced pension is payable from age 53.

Means-tested allowance: If ineligible for the old-age pension, the allowance is payable at age 55 to persons born before 1922 with at least 10 years of employment as a domestic worker.

Disability pension: Incapable of work and at least age 53 with 1 year of contributions.

Survivor pension: The insured person was a pensioner or met the contribution requirements for a pension at the time of death.

Old-Age Benefits

Old-age pension: About 1.33% of base earnings times the number of years of insurance coverage, according to a point system. The maximum number of years for benefit calculation purposes is 30. Periods of employment completed before the implementation of the current program are credited toward insurance coverage if the insured person has at least 10 years

of covered employment before or after the program began. (Credited employment periods are given for periods of incapacity for work.)

Early pension: The old-age pension is reduced by 5% for each year the pension is awarded before age 55.

Child's supplement: 5% of the insured's pension for each dependent child under age 18.

The maximum supplement is 15% of the insured's pension.

Means-tested allowance: A variable cash benefit.

Permanent Disability Benefits

Disability pension: About 1.33% of base earnings times the number of years of insurance coverage, according to a point system. The maximum number of years for benefit calculation purposes is 30. Periods of employment completed before the implementation of the current program are credited toward insurance coverage if the insured person has at least 10 years of covered employment before or after the program began. (Credited employment periods are given for periods of incapacity for work.)

Child's supplement: 5% of the insured's pension for each dependent child under age 18.

The maximum supplement is 15% of the insured's pension.

Survivor Benefits

Survivor pension: The pension is payable to a widow aged 50 or to a widower aged 55 or disabled. The pension is 50% of the insured's pension if the survivor is aged 50 or older (payable up to 5 years earlier with a 5% reduction per year) or caring for two dependent children under age 18.

Orphan's pension: 20% of the insured's pension for each full orphan under age 18.

The maximum survivor pension is 100% of the insured's pension.

Administrative Organization

Ministry of Labor and Jobs Training provides general supervision.

Managed by a joint employer/employee board, the Social Security Retirement Institute of Senegal administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).

Current laws: 1973 (cash maternity benefits) and 1975 (medical benefits).

Type of program: Social insurance system. Cash maternity and medical benefits.

Coverage

Cash maternity benefits: Nonemployed women married to an insured employee, unmarried employed women, or married employed women whose husband is not in paid employment.

Medical benefits: Employed persons and their dependents.

Source of Funds

Insured person

Cash maternity benefits: None.

Medical benefits: Up to 3% of earnings; rates vary according to the health institute.

Employer

Cash maternity benefits: None. (See source of funds under Family Allowances, below.)

Medical benefits: Up to 3% of payroll; rates vary according to the health institute.

Government: None.

The maximum monthly earnings for contribution purposes are 60,000 CFA francs. Contribution rates vary according to the health institute.

Qualifying Conditions

Cash maternity benefits: Employed at least 18 working days or 120 working hours a month for 3 consecutive months.

Medical benefits: Two months of contributions.

Sickness and Maternity Benefits

Cash maternity benefit: 100% of earnings. The benefit is payable for up to 6 weeks before and 8 weeks (up to 11 weeks in case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Partial payment of health costs, including hospitalization, pharmaceuticals, and doctor's visits. The amount of payment depends on the availability of funds and is determined by the health institutes' administrative council. There is no limit to duration.

Dependents' Medical Benefits

Same as for the insured person. (Also see Family Allowances, below.)

Administrative Organization

Ministry of Labor and Jobs Training provides general supervision.

Social Security Fund in the Ministry of Labor and Jobs Training administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires the participation of companies with over

100 employees; smaller firms may group together in order to join a health institute.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1973 and 1991.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, trainees, and technical students (except those attending technical universities).

Voluntary insurance for certain categories of employees not covered above.

Source of Funds

Insured person: None.

Employer: 1%, 3%, or 5% of payroll, according to the assessed degree of risk; the average contribution is 2.5%.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 60,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

50% of earnings for the first 28 days; 66.6% from the 29th day until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 100% of average earnings in the 12 months before the onset of disability, if totally disabled.

Partial disability: Average earnings multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability above 50%.

The minimum pension is 70% of the minimum salary.

Constant-attendance supplement: 40% of the insured's pension.

Benefit adjustment: Pensions are adjusted to cost-of-living and wage changes.

Workers' Medical Benefits

Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

Survivor Benefits

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

Orphan's pension: 15% of the insured's earnings for one orphan, 30% for two, 40% for three, and 10% for each additional orphan.

Dependent parents and grandparents: 10% of earnings each, up to a maximum of 30% of the insured's earnings.

The maximum survivor pension is 85% of the annual base salary.

Funeral grant: A lump sum covering the cost of the burial, up to a specified maximum.

Benefit adjustment: Pensions are adjusted to changes in the minimum wage.

Administrative Organization

Ministry of Labor and Jobs Training provides general supervision.

Social Security Fund administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1973 and 1991.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Special system for civil servants.

Source of Funds

Insured person: None.

Employer: 7% of payroll. (Contributions also finance cash maternity benefits under Sickness and Maternity, above.)

Government: None.

The maximum monthly earnings for contribution purposes are 60,000 CFA francs.

Qualifying Conditions

Family allowances: The child must be older than age 2 and younger than age 15 (age 18 if an apprentice or age 21 if a student or disabled). The parent must have at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month or be the widow of a beneficiary.

Prenatal allowance: Awarded during the 9 months of pregnancy, without limit on the number of children. The mother must have regular medical examinations as prescribed in law.

Maternity allowance: Awarded until the child reaches age 2. Eligibility is conditional upon regular medical examinations for the mother and the child, as prescribed in law.

Family Allowance Benefits

Family allowances: 1,600 CFA francs a month for each of the first six children.

Prenatal allowance: 1,600 CFA francs for the 9 months of pregnancy. The allowance is paid in three installments 3 months apart.

Maternity allowance: 1,600 CFA francs a month from the date of the child's birth up to the child's second birthday.

Administrative Organization

Ministry of Labor and Employment provides general supervision.

Social Security Fund administers the program.