

## Cameroon

Exchange rate: US\$1.00 = 496 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1969 (pensions), implemented in 1974.

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 2.8% of covered earnings.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 4.2% of covered payroll.

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

Employment must cease.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Early pension: Age 50 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.

The pension is payable abroad only under reciprocal agreement.

**Old-age grant:** Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.

**Disability pension:** The insured must be younger than age 60, have at least a 66.7% assessed loss of earning capacity, and at least five years of coverage, including at least six months of contributions in the last year. No

contributions are required if the disability is the result of a nonwork-related accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

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

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension at the time of death, or had at least 180 months of coverage.

Eligible survivors include a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

The widow(er)'s pension ceases on remarriage.

**Survivor grant:** The deceased received or was entitled to receive an old-age grant at the time of death.

Eligible survivors include a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months.

The minimum pension is 50% of the legal minimum wage.

The legal minimum wage is 28,216 CFA francs.

The maximum pension is 80% of the insured's average monthly earnings.

Constant-attendance supplement: 40% of the old-age pension is paid.

Early pension: Calculated in the same way as the old-age pension.

**Old-age grant:** A lump sum of the insured's average monthly earnings multiplied by the number of 12-month periods of coverage is paid.

#### Permanent Disability Benefits

**Disability pension:** The pension is 30% of average monthly earnings in the last three or five years (whichever is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months. For each year a claim is made before the insured reaches age 60, the insured is credited with a six-month insurance period.

Constant-attendance supplement: 40% of the disability pension is paid.

## ***Survivor Benefits***

**Survivor pension:** 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, the pension is split equally.

**Orphan's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 25% to each full orphan.

**Dependent parent's pension:** 10% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

**Other eligible survivors:** If there is no surviving widow(er), child, or dependent parent, the pension is split equally among other relatives.

All survivor benefits combined must not exceed 100% of the deceased's old-age pension.

**Survivor grant:** A lump sum of 30% of the deceased's average monthly earnings multiplied by the number of six-month periods of contributions is paid. If there is more than one survivor, the grant is split equally.

**Funeral grant:** If there are no eligible survivors, the cost of the funeral is paid.

## ***Administrative Organization***

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the scheme.

## ***Sickness and Maternity***

### ***Regulatory Framework***

**First law:** 1956.

**Current law:** 1967.

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

### ***Coverage***

Employed women.

Exclusions: Self-employed women.

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

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Family Allowances.

**Government:** None.

## ***Qualifying Conditions***

**Cash sickness benefits:** No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

**Cash maternity benefits:** The insured must have been in covered employment for at least six consecutive months when the child is born.

## ***Sickness and Maternity Benefits***

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

**Maternity benefit:** 100% of the last monthly earnings is paid for four weeks before and 10 weeks after the expected date of childbirth; may be extended to 13 weeks after childbirth if there are complications resulting from pregnancy or childbirth.

## ***Workers' Medical Benefits***

Insured women and the spouses of insured men receive 1,400 CFA francs toward childbirth expenses and 200 CFA francs for each prenatal and pediatric examination for up to six months.

Government health facilities provide some free medical care.

The labor code requires employers to provide certain medical services.

## ***Dependents' Medical Benefits***

**Medical benefits for dependents:** No statutory benefits are provided.

Some health care and welfare services are provided to mothers and children under Family Allowances.

## ***Administrative Organization***

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the program.

## ***Work Injury***

### ***Regulatory Framework***

**First law:** 1944.

**Current law:** 1977 (work injury).

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

## Coverage

Employed persons, apprentices, seamen, students in technical schools, and persons in employment retraining.

Exclusions: Civil servants and self-employed persons.

## Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.

**Government:** None.

## Qualifying Conditions

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

## Temporary Disability Benefits

66.7% of average monthly earnings in the three months before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The daily earnings used to calculate benefits are subject to a maximum.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, the pension is 85% of the insured's average monthly earnings in the three months before the disability began.

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

The legal minimum wage is 28,216 CFA francs.

The monthly earnings used to calculate benefits are subject to a maximum.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, the legal minimum wage of the insured's sector of activity is paid.

**Partial disability:** If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; for less than 20%, a lump sum of 10 years of the partial disability pension is paid.

## Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, X-rays, laboratory services, and rehabilitation.

## Survivor Benefits

**Survivor pension:** 85% of the deceased's average monthly earnings in the last three months is paid.

The pension is split among the eligible survivors according to a schedule in law. Eligible survivors include a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or if disabled), and dependent parents.

**Funeral grant:** The cost of the burial is paid.

## Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Insurance Fund (<http://www.cnps.cm>), managed by a tripartite council and a director general, administers the scheme.

## Family Allowances

### Regulatory Framework

**First law:** 1956.

**Current law:** 1967.

**Type of program:** Employment-related system.

### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for apprentices with families.

### Source of Funds

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 7% of covered payroll; 5.65% (agriculture); 3.7% (private schools).

The maximum monthly earnings used to calculate contributions are 300,000 CFA francs.

The employer's contributions also finance maternity benefits.

**Government:** None.

### Qualifying Conditions

**Family allowances:** The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working at least 18 days or 120 hours a month.

Benefits continue to be paid during periods of work-related disability, for a six-month period of sick leave, a 14-week period of maternity leave, a three-month period of involuntary unemployment, and statutory vacation periods.

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Allowances are also paid to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.

**Prenatal allowance:** The pregnant woman must undergo two prescribed medical examinations.

**Birth grant:** The mother and child must undergo a prescribed medical examination.

### ***Family Allowance Benefits***

**Family allowances:** 1,800 CFA francs a month is paid for each child. The allowance is paid quarterly.

**Prenatal allowance:** 1,800 CFA francs a month is paid for nine months. The allowance is paid in two equal parts: during the third or fourth month and the seventh or eighth month of pregnancy.

**Birth grant:** 21,600 CFA francs is paid for each birth.

Some health care and welfare services are also provided to mothers and children.

### ***Administrative Organization***

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