

Cameroon

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969.

Current laws: 1984 and 1990.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage is available for noncovered workers (not yet implemented).

Special system for civil servants.

Source of Funds

Insured person: 2.8% of earnings.

Employer: 4.2% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs.

Qualifying Conditions

Old-age pension: Age 60 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years. Retirement from employment is necessary. The pension is payable abroad if there is a reciprocal agreement.

Early pension: Age 50.

Old-age grant: Age 60 (age 50 in case of early retirement) with at least 12 months of contributions.

Disability pension: Loss of 2/3 of earning capacity with 5 years of insurance coverage and at least 6 months of contributions in the last year. No contributions are required if the disability is caused by a nonwork-related accident.

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

Survivor grant: The insured person met the requirements for the old-age grant.

Old-Age Benefits

Old-age pension: 30% of average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for every year of contributions beyond 180 months.

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

The maximum pension is 80% of average monthly earnings.

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

Old-age grant: A lump sum equal to the insured's average monthly earnings times the number of 12-month periods of coverage.

Permanent Disability Benefits

Disability pension: 30% of average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (A 6-month contribution period is credited for each year that the insured person is under age 60 at the time of the claim.)

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

Survivor Benefits

Survivor pension: 50% of the insured's old-age pension is payable to all nondivorced spouses regardless of age.

Orphan's pension: 15% of the insured's old-age pension each; 25% for each full orphan.

Dependent parents: 10% of the insured's old-age pension.

Other eligible survivors: The pension is divided equally among other relatives if there are no survivors in the above-mentioned categories.

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

Survivor grant: A lump sum equal to 1 month of the base pension for each 6-month contribution period.

Administrative Organization

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

Managed by a tripartite council and director general, the National Social Insurance Fund administers the program.

Ministry of Finance and the Ministry of Public Functions administer pensions and are responsible for the state agencies covered by the labor code.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

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: None.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

Qualifying Conditions

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

Maternity benefits: Six months of consecutive employment and subject to insurance coverage at the date of childbirth.

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 earnings. The benefit is payable 4 weeks before and 10 weeks (or up to 16 weeks in case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Working women and spouses of insured workers receive 1,400 CFA francs toward expenses in connection with childbirth and 200 CFA francs for each prenatal examination and for pediatric care during the infant's first 6 months. (Some free medical care is provided under the 1962 law by government health facilities. The labor code also requires employers to provide certain medical services.)

Dependents' Medical Benefits

None. (Some child health care and welfare services are also provided to mothers and children under Family Allowances, below.)

Administrative Organization

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

National Social Insurance Fund administers the program.

Work Injury

Regulatory Framework

First law: 1944.

Current law: 1977.

Type of program: Social insurance system.

Coverage

Employed persons, apprentices, seamen, technical students, and persons in training.

Voluntary coverage is available for self-employed persons (not yet implemented).

Exclusion: Civil servants.

Source of Funds

Insured person: None.

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

Government: None.

Qualifying Conditions

Work Injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit purposes are 17,933 CFA francs.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings for total disability.

The minimum monthly earnings for benefit purposes are equal to the legal minimum wage (23,514 CFA francs).

The maximum monthly earnings for benefit purposes are 537,994 CFA francs.

Constant-attendance supplement: An annual benefit. The benefit varies according to the value of the initial salary level and the sector of activity in which the worker is employed.

Partial disability: If at least 20% disabled, the pension is proportionate to the assessed degree of disability; if the disability is less than 20%, a lump sum equal to 10 years' partial disability pension is paid.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 85% of the insured's average earnings.

The pension is divided among the following eligible survivors according to the schedule in law: surviving spouse, children under age 14 (age 18 if an apprentice; age 21 if in full-time education or disabled), and dependent parents.

Funeral grant: The cost of the burial.

Administrative Organization

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

National Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1967, with 1995 amendment.

Type of program: Employment-related system.

Coverage

Employed persons with one or more children.

Exclusion: Self-employed persons.

Special system for apprentices with families.

Source of Funds

Insured person: None.

Employer: 7% of payroll; 5.65% in agriculture and 3.7% for private schools.

Government: None.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

All of the above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: The child must be under age 14 (age 18 if an apprentice; age 21 if in full-time education or disabled). The parent must be working 18 days or 120 hours a month. Benefit payments are continued during periods of disability because of an industrial accident, during 6 months of illness, during regular leave, during 14 weeks of maternity leave, and during 3 months of involuntary unemployment.

Allowances are also payable to old-age pensioners who, at the date of retirement, have dependent children and to eligible survivors with dependent children.

Prenatal allowance: Eligibility is subject to medical examinations prescribed by law.

Birth grant: Eligibility is subject to medical examinations prescribed by law.

Family Allowance Benefits

Family allowances: 1,800 CFA francs a month for each child. The allowance is paid every 3 months.

Prenatal allowance: 1,800 CFA francs a month for 9 months. The allowance is paid in two installments.

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

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

Administrative Organization

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

National Social Insurance Fund administers the program.