

Mauritania

Exchange rate: U.S.\$1.00 equals 276.96 ouguiyas.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1965.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Employed persons and technical college students.

Special system for civil servants.

Source of Funds

Insured person: 1% of earnings.

Employer: 2% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 50,000 ouguiyas.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 20 years of insurance and 60 months of contributions in the last 10 years (including those made under the previous nonpublic program). The pensionable age is reduced by 5 years if prematurely aged. Retirement from gainful employment is necessary. The pension is payable abroad if there is a reciprocal agreement.

Disability pension: The permanent loss of 2/3 of earning capacity with 5 years of insurance and 6 months of contributions in the last 12 months. There is no qualifying period if the disability is due to a nonoccupational accident.

Survivor pension: The insured was a pensioner, met the pension requirements, or had 180 months of contributions at the time of death.

Old-Age Benefits

Old-age pension: 20% of average earnings during the last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12-month period of insurance beyond 180.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

Dependent supplement: Benefits for dependent children are provided under Family Allowances, below.

Old-age settlement: If the insured person does not meet the conditions for a pension, 1 month's wages for each year of insurance coverage.

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

Permanent Disability Benefits

Disability pension: 20% of average earnings during the last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12-month period of insurance beyond 180 months. A 6-month period is credited for each year that the claim is made before age 60 (men) or 55 (women).

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the pension.

Dependent supplement: Benefits for dependent children are provided under Family Allowances, below.

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of the insured's accrued pension is payable to a widow if aged 50 or disabled or to a dependent disabled widower.

Survivor settlement: If the insured person did not meet the qualifying conditions for a pension, the widow receives a lump-sum grant equal to 1 month of the insured's pension for each 6 months of insurance.

Orphan's pension: 25% of the insured's pension for each orphan under age 14 (age 21 if student; no limit if disabled); 40% for each full orphan.

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

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1952 (cash maternity benefits) and 1963 (medical benefits).

Current laws: 1967 (cash maternity benefits) and 1976 (medical benefits).

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

Coverage

Cash maternity benefits: Employed women.

Medical benefits: Employed persons covered under the labor code and their dependents.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: None.

The maximum monthly earnings for contribution purposes are 50,000 ouguiyas.

Cash maternity benefits are financed under Family Allowances, below.

Qualifying Conditions

Cash maternity benefits: 12 months of insurance and 54 days of employment in the last 3 months.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings is payable for up to 14 weeks, including 8 weeks following the date of childbirth.

Workers' Medical Benefits

Employers are required to provide medical services for their employees and their dependents through the employer medical service program, or through the joint interemployer medical service program for firms with fewer than 750 workers.

Dependents' Medical Benefits

Same as for the insured person. Some maternity and child health and welfare services are also provided under Family Allowances, below.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1967.

Type of program: Social insurance system.

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 3% of payroll; 2.5% if the employer provides medical care and temporary disability benefits.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 50,000 ouguiyas.

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 following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 85% of earnings, if totally disabled.

Constant-attendance supplement: 50% of the pension.

Partial disability: A percentage of the full pension proportionate to the assessed degree of disability; if the assessed degree of disability is under 15%, a lump sum of 3 years' pension.

Workers' Medical Benefits

Medical and surgical care, hospitalization, house calls, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 20% of the insured's earnings, payable to a widow or a disabled widower.

Orphan's pension: 10% of insured's earnings for each orphan; 15% for each full orphan. (Orphans are also entitled to benefits under Family Allowances, below.)

Dependent parents and grandparents: 10% of earnings each.

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

Funeral grant: Thirty days' earnings.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers contributions and benefits.

Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1967.

Type of program: Employment-related system.

Coverage

Employed persons with one or more children.

Special system for civil servants.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: None.

The maximum monthly earnings for contribution purposes are 50,000 ouguiyas.

The above employer contributions also finance cash maternity benefits.

Qualifying Conditions

Family allowances: The child must be under age 14 (age 21 if an apprentice, a student, or disabled). The parent must be currently working 18 days a month or be the widow of a beneficiary.

Prenatal allowance grant: Must undergo prescribed medical examinations.

Birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 300 ouguiyas a month for each child.

Prenatal allowance: 240 ouguiyas for each month of pregnancy. The allowance is paid in three installments.

Birth grant: A lump sum of 2,880 ouguiyas for each of the first three births.

Some maternity and child health and welfare services are also provided.