

Sierra Leone

Exchange rate: U.S.\$1.00 equals 2,190 leones.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 2001 (social security and national insurance), implemented in 2002.

Type of program: Social insurance system.

Coverage

All employees in the public and private sectors.

The self-employed can be covered on a voluntary basis.

Source of Funds

Insured person: 5% of earnings; the self-employed contribute 15% of income.

Employer: 10% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men and women) with at least 15 years of insurance coverage.

Disability pension: Total incapacity for any work and younger than age 60 with at least 5 years of contributions of which 12 months' contributions were paid in the 3 years preceding the onset of disability. The disability must be assessed by a medical board.

Survivor pension: The insured person met the qualifying conditions or was receiving an old-age pension or disability pension or had at least 5 years of contributions of which 12 months were paid in the 3 years preceding death.

Old-Age Benefits

Old-age pension: The pension is calculated on the basis of 30% of the insured's average earnings for the first 15 years of coverage, plus 2% of the insured's average earnings for each additional 12-month period.

Periods of employment before the introduction of the new scheme may be credited.

The minimum pension is not less than 50% of the minimum wage.

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

Early pension: A reduced pension is payable from age 55. The pension is reduced by 4% for each year that the pension is taken before age 60.

Deferred pension: The insured person can continue working after age 60. The maximum number of insurable years is 40.

Old-age gratuity: A lump sum equal to 12 months' pension is payable to each person who is entitled to an old-age pension on retirement.

Retirement grant: If the insured person is of pensionable age but has insufficient contributions to qualify for an early retirement pension, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

Benefit adjustment: Pensions are adjusted annually according to trust fund income.

Permanent Disability Benefits

Disability pension: The pension is calculated on the basis of 30% of the insured's average earnings for the first 15 years of coverage, plus 2% of the insured's average earnings for each additional 12-month period. A 6-month credit period is awarded for every year that the claim is made before the insured person is age 60.

The minimum disability pension is not less than 50% of the minimum wage.

Disability grant: If the insured person is not entitled to a pension, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

Benefit adjustment: Pensions are adjusted annually according to trust fund income.

Survivor Benefits

Survivor pension: 40% of the insured's pension is payable to a widow(er). In the case of more than one widow, the pension is shared equally. The widow's pension ceases on remarriage.

Orphan's pension: 60% of the insured's pension for an orphan up to age 18 (age 23 if in full-time education; no limit if disabled).

Other eligible survivors (in the absence of the above): A lump sum equal to 12 months' pension is payable to a parent who is employed or is receiving a pension; 24 months' pension to a parent who is not employed or receiving a pension.

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

Survivor grant: If the qualifying conditions for a survivor pension are not met, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

Benefit adjustment: Pensions are adjusted annually according to trust fund income.

Administrative Organization

National Social Security and Insurance Trust administers the program.

Sickness and Maternity

Regulatory Framework

There are no statutory benefits.

Employers provide medical care for employees and dependents through collective agreements.

Work Injury

Note: This information is from 1999.

Regulatory Framework

First law: 1939.

Current law: 1960.

Type of program: Employer-liability system, normally involving compulsory insurance with a private carrier.

Coverage

Employed persons.

Exclusions: Agricultural employees on plantations with fewer than 25 workers, domestic servants, casual workers, homeworkers, and family labor.

Source of Funds

Insured person: None.

Employer: Total cost, met through direct provision of benefits or the payment of insurance premiums.

Government: An approved annual contribution.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Two-thirds of earnings.

The minimum monthly benefit is 15 leones.

The benefit is payable after a 3-day waiting period for up to 96 months. The benefit is sometimes paid as a lump sum and calculated according to the expected duration of payment.

Permanent Disability Benefits

A lump sum of 48 months' earnings, if totally disabled.

The minimum benefit is 150 leones.

The maximum benefit is 2,000 leones.

Constant-attendance supplement: Up to 25% of the ordinary benefit.

Partial disability: A percentage of 56 months' earnings up to 2,400 leones, proportionate to the assessed degree of incapacity.

Workers' Medical Benefits

Medical, dental, and surgical care; hospitalization; medicines; appliances; and transportation up to a maximum cost of 50 leones.

Survivor Benefits

Survivor benefit: A lump sum of 42 months of the insured's earnings (minus any disability benefits paid).

The maximum benefit is 1,600 leones.

The benefit is payable to the insured's dependents or, if none, to survivors who were partially dependent on the insured.

Funeral grant (if there are no eligible survivors): A lump sum covering the cost of the burial, from a minimum of 100 leones up to a maximum of 250 leones.

Administrative Organization

Ministry of Labor, Social Welfare, and Sports enforces the law.

Employers may insure the liability with private insurance companies.