

Côte d'Ivoire

Exchange rate: US\$1.00 equals
479.50 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Social insurance system.

Coverage

Employed persons in the private sector.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 3.2% of covered earnings.

The maximum monthly earnings for contribution calculation purposes are equal to 45 times the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Self-employed person: Not applicable.

Employer: 4.8% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are equal to 45 times the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with at least 15 years of contributions. Retirement from covered employment is necessary.

Early pension: A reduced pension is paid from age 50 with at least 15 years of contributions.

If the insured has insufficient years of contributions to qualify for the pension at retirement age, he or she can buy up to 24 months of contributions or can continue to work until age 60 to meet the qualifying conditions.

Child's supplement (old-age pension): Paid for each child younger than age 16.

The pension is payable abroad.

Old-age allowance: Paid if the insured does not qualify for the old-age pension at age 55 but has at least 2 years of contributions.

Foreign worker settlement: In the absence of a reciprocal agreement, paid to an insured foreign worker with less than 2 years of contributions who leaves the country permanently.

Disability pension: Paid if the insured is assessed with a loss of earning capacity of at least 66.7% and has at least 15 years of contributions.

Child's supplement (disability pension): Paid for each child younger than age 16.

Survivor pension: Paid if the insured was a pensioner or met the qualifying conditions for a pension at the time of death.

Eligible survivors are a widow(er) age 50 or older and married to the deceased for at least 2 years and full orphans younger than age 16. If the widow(er) has a dependent child younger than age 16, the age and length of marriage requirements are waived.

An early survivor pension is paid to a widow(er) from age 45.

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

Old-Age Benefits

Old-age pension: The pension is equal to 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of paid and credited coverage before January 1, 2000 plus 1.70% of average earnings for each year of coverage after January 1, 2000.

The minimum pension is equal to 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

The maximum pension is equal to 50% of the insured's average earnings in the 10 best years.

Early pension: The pension is reduced by 5% for each year that the pension is taken before the normal retirement age.

The minimum early pension is equal to 50% of the legal monthly minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Child's supplement (old-age pension): 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly and is payable abroad.

Old-age allowance: A lump sum is paid based on average earnings and the number of years of coverage.

Foreign worker settlement: A lump sum is paid equal to 3.2% of the covered earnings during the entire coverage period.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is equal to 1.33% of the insured's average earnings in the 10 best years multiplied by the number of years of paid and credited coverage before January 1, 2000, plus 1.70% of average earnings for each year of coverage after January 1, 2000.

Child's supplement: 10% of the insured's pension is paid for each child younger than age 16, up to 30%.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 50.

The pension is paid monthly.

Full orphan's pension: Each eligible orphan receives 20% of the deceased's pension.

All full orphans' benefits combined must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately. Full orphans are eligible for the pension entitlements of both parents.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system.

Administrative Organization

Ministry of Family, Women, and Social Affairs (<http://www.famille.gouv.ci>) provides administrative and technical supervision.

Ministry of Economy and Finance (<http://www.finances.gouv.ci>) provides financial supervision.

Managed by a tripartite board, the combined Social Insurance Institute and National Social Insurance Fund (<http://www.cnps.ci>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance), with 2000 amendment.

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

Coverage

Employed women, including temporary, fixed-term, and daily public-sector workers.

Voluntary coverage is possible.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions only.

Employer: 0.75% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employed women who are not civil servants.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The monthly benefit is equal to 100% of the insured's last earnings and is paid for 6 weeks before and 8 weeks after the expected date of childbirth; may be extended up to 11 weeks in the event of complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits: Medical care is provided by community health centers of the National Social Insurance Fund.

Employers must provide medical services for their workers.

Salaried pregnant women have access to free medical care provided through public hospitals or can receive 5,000 CFA francs toward the cost of childbirth in a private clinic or other establishment. From the third month of pregnancy, the cost of medical care and medicines are reimbursed.

Dependents' Medical Benefits

Health care is provided to the insured's dependents at community health centers managed by the National Social Insurance Fund.

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Work Injury

Regulatory Framework

First law: 1957.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, seamen, members of cooperatives, nonsalaried managers of cooperatives and their assistants, chairmen and managing directors of certain companies, apprentices, technical college students, and prisoners working in prison workshops.

Voluntary coverage for self-employed persons for all work injury benefits except for the temporary disability benefit.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions, according to the assessed degree of risk.

Employer: 2% to 5% of covered payroll, according to the assessed degree of risk.

The maximum monthly earnings for contribution calculation purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

For an initial period, defined according to the schedule in law, 100% of earnings is paid. If the initial period expires and the insured is still incapacitated, 50% of earnings is paid up to the 28th day after the accident; thereafter, 66.7% of earnings.

The benefit is paid weekly or monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the pension is equal to 100% of the insured's annual earnings.

Partial disability: A percentage of the full disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is at least 10%, the minimum annual earnings for benefit calculation purposes are 950,553 CFA francs.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 40% of the insured's annual earnings used for benefit calculation purposes is paid.

Pensions are paid monthly if the assessed degree of disability is 75% or more; otherwise, quarterly or annually.

The pension may be partially paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is more than 10%; the total remaining pension may be paid as a lump sum after receiving the pension for 5 years if the assessed degree of disability is 10% or less.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

Workers' Medical Benefits

Benefits include medical and surgical care; the cost of hospitalization, medicines, appliances, funeral transportation, and rehabilitation; and all other necessary costs.

Survivor Benefits

Survivor pension: The annual pension is equal to 30% of the deceased's annual earnings. The widow(er) must have been married to the deceased before the accident occurred. If there is more than one widow, the pension is split equally.

If the widow(er) does not have an eligible dependent child, the survivor pension ceases on remarriage and a lump sum is paid.

Remarriage allowance: A lump sum is paid equal to 3 years of pension.

Orphan's pension: The annual pension is equal to 15% of the deceased's annual earnings for each of the first two orphans younger than age 16 (age 21 if the orphan is a student or has an incurable disease); 10% for each additional eligible orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension: Each dependent parent and grandparent receives 10% of the deceased's earnings.

All survivor benefits combined must not exceed 85% of the deceased's earnings; otherwise, the pensions are reduced proportionately.

Funeral grant: A lump sum is paid equal to 25% of the legal annual minimum wage.

The legal monthly minimum wage is 36,607 CFA francs.

Benefit adjustment: Benefits are adjusted annually according to changes in the average covered wage.

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Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1999 (social insurance), with 2000 amendment.

Type of program: Employment-related system.

Coverage

Employed persons in the private sector with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 5% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are 70,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None.

Qualifying Conditions

Family allowances: Paid for a child older than 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least 3 consecutive months of employment and be currently working at least 18 days or 120 hours a month; the widow of an insured person.

Prenatal allowance: The mother must undergo three prescribed medical examinations during the pregnancy.

Birth grant: Paid for children born in the insured's first marriage. If the insured's first spouse dies, a child born in the insured's second marriage may be eligible. The grant is paid for up to three births. The mother and child must undergo prescribed medical examinations.

Maternity allowance: The child must undergo six prescribed medical examinations before age 1.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month is paid for each child. The allowance is paid quarterly.

Prenatal allowance: 13,500 CFA francs is paid in three installments: 3,000 CFA francs, 6,000 CFA francs, and 4,500 CFA francs.

Birth grant: A lump sum of 18,000 CFA francs is paid on the birth of each of the first three children.

Maternity allowance: 18,000 CFA francs is paid in three installments: 9,000 CFA francs at birth, 4,500 CFA francs when the child is 6 months old, and 4,500 CFA francs when the child is 12 months old.

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