

## Cameroon

Exchange rate: US\$1.00 = 538.82 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.

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

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

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

The legal monthly minimum wage is 36,270 CFA francs.

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.

**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.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

**Old-age grant:** Age 60 with at least 12 months and less than 180 months of contributions. Age 50 for early retirement.

**Disability pension:** Younger than age 60 with at least a 66.66% assessed loss of earning capacity and at least five years of coverage, including at least six months of contributions in the last year. There is no contribution requirement 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 insured 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) at 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 insured received or was entitled to receive an old-age grant at the time of death.

Eligible survivors include a widow(er) at 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 monthly minimum wage.

The legal monthly minimum wage is 36,270 CFA francs.

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

**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. An early old-age grant is calculated in the same way as the old-age grant.

#### Permanent Disability Benefits

**Disability 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. 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 insured's disability pension is paid.

#### Survivor Benefits

**Spouse's 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 for each eligible orphan; 25% for 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 old-age pension the deceased received or was entitled to receive.

**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 (<http://www.mintss.gov.cm>) 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**

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### **Regulatory Framework**

**First law:** 1956.

**Current laws:** 1967 (family allowances) and 1992 (labor code).

**Type of program:** Social insurance (maternity benefits) and employer-liability (cash sickness and medical benefits) system.

### **Coverage**

Employed women.

Exclusions: Self-employed women.

### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None.

### **Qualifying Conditions**

**Cash sickness benefits:** The labor code requires employers to provide some paid sick leave as well as providing for health care costs for workers and their elementary family members via a system of mutual societies.

**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:** 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 six weeks after childbirth if there are complications resulting from pregnancy or childbirth.

### **Workers' Medical Benefits**

Employed women receive 1,400 CFA francs toward medical 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 for workers and their immediate family members through their own medical services or a mutual benefit societies system.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for employees under by the labor code.

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

### **Administrative Organization**

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## **Work Injury**

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### **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, persons in vocational retraining and rehabilitation, persons working in the national civic and development service.

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, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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

The legal monthly minimum wage is 36,270 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 is paid.

**Partial disability:** For an assessed degree of disability of 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.

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## Unemployment

### Regulatory Framework

Under the labor code (1992), employers are required to pay severance pay to a dismissed employee who had a contract of unlimited duration, was employed for at least two years, and did not commit any serious misconduct. The payment is a percentage of the monthly overall wages for each year of service according to the length of service; 20% a year during for the first five years; 25% from the 6th to the 10th year; 30% from the 11th to the 15th; 35% from the 16th to the 20th; 40% after the 21st year.

### Family Allowances

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1967 (family allowances).

**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).

The minimum monthly earnings used to calculate the contributions are based on the legal monthly minimum wage.

## Cameroon

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

The legal monthly minimum wage is 36,270 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 that can be extended to 20 maximum 20 weeks, a three-month period of involuntary unemployment, and statutory vacation periods.

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

**Prenatal grant:** The pregnant woman must undergo two prescribed medical examinations during pregnancy.

**Maternity grant:** Paid to an insured woman or the wife of an insured man if she gives birth to one or more children under medical supervision.

### **Family Allowance Benefits**

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

**Prenatal grant:** For each of the two prenatal examinations, 1,800 CFA francs are paid.

**Maternity grant:** 21,600 CFA francs is paid for each viable child.

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

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