

São Tomé and Príncipe

Exchange rate: US\$1.00 = 20,087.71 dobras.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979.

Current law: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Source of Funds

Insured person: 6% of gross earnings.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 10% (partial benefit: old age, disability and survivors) or 14% (full benefit: also cash sickness and maternity benefits and the funeral grant) of earnings, according to five levels from one minimum wage up to 10 times the minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

The self-employed person must choose between a full and partial benefit.

The self-employed person's contributions for a full benefit also finance sickness and maternity benefits.

Employer: 8% of gross payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Subsidies as needed.

Qualifying Conditions

Old-age pension: Age 62 with at least 180 months of contributions and enrolled in the system for at least 240 months.

Retirement is not necessary.

Deferred pension: The pension may be deferred.

Disability pension: Must be assessed with at least a 66% loss of working capacity and a 50% loss of earning capacity and have at least 60 months of contributions.

A disability committee assesses the incapacity for work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

Funeral grant: The deceased had at least 12 months of contributions or was a pensioner.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average earnings is paid for each year of contribution, up to 80%.

Average earnings are based on the best 10 of the last 15 calendar years.

The minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

The pension is paid monthly.

Deferred pension: 2% of the pension is paid for each year of coverage after the normal retirement age.

Benefit adjustment: Benefits are adjusted according to an increase in prices or other macroeconomic indicators.

Permanent Disability Benefits

Disability pension: 2.5% of the insured's average earnings is paid for each year of contribution.

Average earnings are based on the best 10 of the last 15 calendar years.

At the normal retirement age, the disability pension is replaced by the old-age pension.

The minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

Constant-attendance allowance: 20% of the disability pension is paid.

The pension is paid monthly.

Benefit adjustment: Benefits are adjusted according to price increases or other macroeconomic indicators.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan.

Dependent relative's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no orphans.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of two months of the monthly minimum wage for civil servants is paid.

The monthly minimum wage for civil servants is 975,000 dobras.

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Subsidies as needed.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 180 days of coverage before the sickness began.

Cash sickness benefits may be paid for bereavement.

A disability committee assesses the incapacity for work.

Cash maternity benefits: The insured must have at least 180 days of coverage before the expected date of childbirth.

Special leave: Paid to a parent to care for a sick child younger than age 4 (any age if disabled). The insured must have at least 180 days of coverage in the 12 months starting two months before the sickness began.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average daily earnings in the last six months is paid after a three-day waiting period for up to 360 days. The insured must resume work for more than 90 consecutive days to receive another sickness benefit for up to 360 days.

Maternity benefit: 100% of the insured's average daily earnings in the last six months is paid for 90 days (105 days for multiple births).

Special leave: 75% of the insured's average daily earnings in the last six months is paid for 90 days. There is a 360 day waiting period for receiving another special leave benefit for the same child.

Workers' Medical Benefits

The public health program provides medical care.

Dependents' Medical Benefits

The public health program provides medical care.

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.

Work Injury

Regulatory Framework

First law: 1979.

Current law: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: Subsidies as needed.

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

100% of the insured's average daily earnings in the six months before the disability began is paid for the first 30 days; 90% from the 31st day to the 360th day; 75% of average earnings from the 361st day up to 24 months.

Permanent Disability Benefits

Permanent disability pension: For at least a 66.7% incapacity for all work, 50% of the insured's average monthly earnings in the best 10 of the last 15 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The monthly minimum pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 975,000 dobras.

Workers' Medical Benefits

The public health program provides medical care.

Survivor Benefits

Survivor pension: 60% of the monthly permanent disability pension the deceased received or was entitled to receive is paid for one survivor; 80% for two; 100% for three or more.

Eligible survivors include the widow(er), unmarried children younger than age 18 (no limit if disabled), and dependent parents older than age 62 (men) or age 57 (women, no limit if disabled).

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

Funeral grant: A lump sum of the cost of the funeral is paid.

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net>) administers the program.