

## Chad

Exchange rate: US\$1.00 = 538.82 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1977 (pensions) and 1978 (old age, disability, and survivors).

**Type of program:** Social insurance system.

#### Coverage

Salaried workers regulated by the labor code.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.5% of gross earnings.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

**Employer:** 5% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged) with at least 180 months of coverage or 60 months of contributions in the last 10 years.

Employment must cease.

**Old-age settlement:** Age 60 but does not qualify for the old-age pension.

**Disability pension:** Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of contributions in the year before the disability began. There is no qualifying period if the disability is the result of a nonoccupational accident.

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.

Remarriage settlement: Paid to the widow(er) upon remarriage.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and pregnant, disabled, or caring for a child; a dependent, disabled widower who was married to the deceased for at least one year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

**Survivor settlement:** Paid if the deceased did not qualify for an old-age or disability pension.

Eligible survivors include a widow aged 40 or older who was married to the deceased for at least one year and pregnant, disabled, or caring for a child; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

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

#### Old-Age Benefits

**Old-age pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid.

If the insured is prematurely aged, the old-age pension is reduced by 5% for each year the pension is taken before the normal retirement age.

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

**Old-age settlement:** A lump sum of one month of wages is paid for each year of coverage.

#### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average monthly earnings in the last three or five years (whichever is greater) plus 1.2% of average monthly earnings for each 12-month period of coverage exceeding 180 months, up to 80%, is paid. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with one year of coverage.

At the normal retirement age, the disability pension ceases and is replaced by an old-age pension of the same amount.

The minimum pension is 60% of the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Constant-attendance allowance: 50% of the pension is paid.

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

### **Survivor Benefits**

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

If there is more than one eligible widow, the pension is split equally.

Remarriage settlement: A lump sum of six months of the survivor pension is paid.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan; 40% for each full orphan.

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

Benefits are paid quarterly.

Benefits are adjusted by decree according to changes in the cost of living and the minimum wage, depending on the financial resources of the system.

**Survivor settlement:** A lump sum of one month of wages is paid for each year of coverage.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1966 (labor code).

**Type of program:** Social insurance (cash maternity benefits).

#### **Coverage**

Employed women and spouses of employed men.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** No minimum qualifying conditions.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** 50% of the insured's last daily wage is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided.

National Health Insurance Fund provides some health services.

The labor code requires employers to pay for the medical costs relating to childbirth which are not covered the National Social Insurance Fund.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966 (labor code), implemented in 1970.

**Type of program:** Social insurance system.

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 4% of gross payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The work accident must be reported within 48 hours.

### **Temporary Disability Benefits**

66.7% of the insured's average daily wage in the 30 days before the disability began is paid from the day after the disability began until full recovery or until certification of permanent disability (after two years).

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's average monthly earnings in the 12 months before the disability began is paid.

**Partial disability:** The benefit is the average insured's average annual earnings in the 12 months before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The minimum pension is 1.35 times the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 40% of the pension is paid.

Pensions are normally paid quarterly. If the insured is assessed with a 100% disability, the pension is paid monthly; with at least a 75% disability, the insured may be paid monthly on request.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, and transportation.

### **Survivor Benefits**

**Spouse's pension:** 30% of the deceased's average earnings in the last 12 months is paid.

**Orphan's pension:** 15% of the deceased's average earnings in the last 12 months is paid for each orphan younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled); 20% for each full orphan.

**Dependent relative's pension:** 10% of the deceased's average earnings in the last 12 months is paid to each dependent relative, up to a total of 30%.

All survivor benefits combined must not exceed 85% of the deceased's average earnings used to calculate the pension.

The maximum earnings used to calculate benefits are six times the national monthly minimum wage plus 33.3% of earnings from six to 25 times the national monthly minimum wage.

The national monthly minimum wage is 59,995 CFA francs.

Benefits are paid quarterly.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.

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## **Unemployment**

### **Regulatory Framework**

Under the labor code (1996), employers are required to provide severance pay to a dismissed employee who was employed for at least two years with no serious misconduct. The amount is a percentage of the insured's gross monthly salary for each year of service according to the length of service; 25% is paid for each year for two to five years; 30% for five to 10 years; 35% for more than 10 years.

Employers are also required to pay compensation to an employee dismissed due to an assessed work injury or occupational disease, who was employed for at least one year. The payment is a percentage of gross monthly salary for each year of service according to the length of service; 30% is paid for each year for two to five years; 35% for five to 10 years; 40% for more than 10 years.

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## **Family Allowances**

### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1966 (labor code).

**Type of program:** Employment-related system.

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 7.5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

The employer's contributions also finance maternity benefits under Sickness and Maternity.

**Government:** Subsidizes the program.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 20 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have at least six consecutive months of employment and work at least 20 days a month.

**Prenatal allowance:** The woman must undergo regularly prescribed medical examinations during pregnancy. The birth must be medically supervised.

**Birth grant:** Paid for the first three births of the first marriage.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month is paid for each child.

**Prenatal allowance:** 18,000 CFA francs is paid for each birth.

**Birth grant:** A lump sum of 20,000 CFA francs is paid for each of the first three births.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund (<http://www.cnpstchad.com>) administers the program.