

Guinea

Exchange rate: US\$1.00 = 7,136 francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 2.5% of covered earnings.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Self-employed person: Not applicable.

Employer: 10% of covered payroll.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

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

Qualifying Conditions

Old-age pension: Age 55, 60, or 65, depending on the profession, with at least 15 years of contributions.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions.

Old-age allowance: Age 55, 60, or 65, depending on the profession, with at least 12 months but less than 15 years of contributions.

Old-age benefits are not payable abroad.

Disability pension: Must be assessed with at least a 66.7% loss of working or earning capacity and have at least five years of contributions (the contribution requirement is waived for currently employed workers if the disability is the result of an accident).

Disability pensioners are ineligible for the early old-age pension.

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

Partial disability: Assessed with at least a 15% loss of working or earning capacity.

The disability pension is not payable abroad.

Survivor pension: Paid if the deceased was an old-age or disability pensioner or in covered employment with at least 15 years of coverage at the time of death.

Eligible survivors include widow(er)s married to the deceased for at least a year and orphans younger than age 17 (age 21 if a student or an apprentice).

Funeral grant: Paid to an eligible widow(er) or the person responsible for the deceased's dependent children.

Survivor benefits are not payable abroad.

Old-Age Benefits

Old-age pension: 2% of the insured's average earnings in the last 10 years multiplied by the number of years of contributions (some periods of disability are credited) is paid for up to 30 years.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Early pension: The pension is reduced by 5% to 10% for each year that the pension is received before the normal retirement age.

Pensions are paid quarterly.

The old-age pension may be paid in addition to the work injury permanent disability pension.

Old-age allowance: A lump sum of the insured's average monthly earnings in the last 10 years multiplied by the number of years of contributions is paid.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: If assessed with a total disability, 100% of the insured's average annual earnings is paid.

Partial disability: 40% of the insured's average annual earnings is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

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

The disability pension ceases at age 55 and is replaced by an old-age pension of the same value.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the national average wage, depending on the financial resources of the system.

Survivor Benefits

Survivor 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 widow(er) or full orphan, the pension is split equally.

The pension ceases on remarriage or cohabitation.

Orphan's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 20% for each full orphan.

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

Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted for changes in the national average wage, depending on the financial resources of the system.

Funeral grant: A lump sum of 90 days of the deceased's daily wage, up to three times the deceased's monthly earnings used to calculate contributions, is paid.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1960.

Current laws: 1988 (labor code) and 1994 (social security).

Type of program: Social insurance and employer-liability system.

Coverage

Cash sickness, maternity benefits, and medical benefits (social insurance): Employed persons, including agricultural and household workers.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Cash sickness and maternity benefits (employer liability): Employed persons.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Cash sickness, maternity benefits, and medical benefits (social insurance): 2.5% of covered earnings (sickness benefits). See Family Allowances for cash maternity benefits.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Cash sickness and maternity benefits (employer liability): None.

Self-employed person

Not applicable.

Employer

Cash sickness, maternity benefits, and medical benefits (social insurance): 4% of covered payroll (sickness benefits). See Family Allowances for cash maternity benefits.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

Cash sickness, maternity benefits, and medical benefits (employer liability): The total cost.

Government

Cash sickness and maternity benefits (social insurance): None; contributes as an employer for public-sector employees who are not civil servants.

Cash sickness and maternity benefits (employer liability): None.

Qualifying Conditions

Cash sickness and medical benefits (social insurance):

Must have at least three months of covered employment with at least 18 days or 120 hours of work a month.

Cash maternity benefits (social insurance): Must be in insured employment for at least nine months before childbirth.

Cash sickness and maternity benefits (employer liability): There are no minimum qualifying conditions.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 50% of the insured's average earnings in the three months before the leave begins is paid after an eight-day waiting period. The benefit may be extended for up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

Sickness benefit (employer liability): 100% of wages is paid for eight days; 50% from the 9th day for up to 13 weeks. The benefit may be extended for up to 26 weeks if the insured has at least one year of coverage with 250 days of employment in the last 12 months.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

The maximum duration of benefits is one year for a permanent incapacity.

Maternity benefit (social insurance): 50% of the insured's average earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Maternity benefit (employer liability): 50% of the insured's average earnings in the three months before the leave begins is paid for up to six weeks before and eight weeks after the expected date of childbirth; 10 weeks after childbirth for multiple births; up to 12 weeks after childbirth if there are complications.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Workers' Medical Benefits

Doctors, hospitals, and pharmacists paid directly by the National Social Security Fund provide medical service benefits. Benefits include general, maternity, and specialist care; surgery; dental care; hospitalization for up to two years; medicine; prostheses; laboratory services; and transportation.

Benefits are provided after an eight-day waiting period during which the employer and the insured share the medical care costs equally.

Cost sharing: The insured pays 30% of the cost of medicine and does not pay for the treatment of cancer, cholera, smallpox, tetanus, and tuberculosis.

Dependents' Medical Benefits

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

Eligible dependents include the spouse and children younger than age 17 (age 21 if a student or disabled).

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1994 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural and household workers, apprentices, interns, and students in technical schools.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 4% of covered payroll.

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

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

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

50% of the insured's average daily wage in the month before the disability began is paid for the first 28 days; thereafter, 66.7% of the average daily wage. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. Benefits may be adjusted if the disability lasts more than one month.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Benefits are paid monthly.

Permanent Disability Benefits

Permanent disability pension: If assessed with a total disability, 70% of the insured's average earnings in the 12 months before the disability began is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability; from 1% to 14%, a lump sum is paid.

Pensions are paid quarterly.

The permanent disability pension may be paid in addition to the old-age pension.

Benefit adjustment: Benefits are adjusted periodically.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, prostheses, functional and vocational rehabilitation, and transportation.

Survivor Benefits

Spouse's pension: 30% of the deceased's average earnings in the last 12 months before the insured died is paid to the widow(er). The surviving spouse must have been married to the deceased for at least one year before the disability began. If there is more than one eligible widow, the pension is split equally.

The pension ceases on remarriage or cohabitation, and a lump sum is paid.

Remarriage settlement: A lump sum of three years of pension is paid.

Orphan's pension: 15% of the deceased's average earnings in the last 12 months before the insured died is paid for each of the first two orphans younger than age 17 (age 21 if a student); 10% for each additional orphan; 20% for each full orphan.

Dependent relative's pension: 10% of the deceased's average earnings in the 12 months before the insured died is paid to each surviving dependent relative, up to 20%.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

The maximum monthly earnings used to calculate benefits are 1,500,000 francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the 12 months before the insured died.

Pensions are paid quarterly.

Funeral grant: Up to 25% of the minimum monthly earnings used to calculate benefits is paid.

The minimum monthly earnings used to calculate benefits are 440,000 francs.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1994 (social security).

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural and household workers.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of covered payroll.

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

The minimum monthly earnings used to calculate contributions are 440,000 francs.

The maximum monthly earnings used to calculate contributions are 1,500,000 francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay contributions quarterly.

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

Qualifying Conditions

Family allowances: The child must be younger than age 17. The parent must have at least three months of insured employment with at least 18 days or 120 hours of employment a month or receive other social insurance benefits.

Family Allowance Benefits

Family allowances: 3,000 francs a month is paid for each child, up to 10 children.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Technical Education, Vocational Training, Employment and Labor provides general supervision.

National Social Security Fund (<http://www.cnssguinee.org>), managed by an administrative council, administers the program.