

Mali

Exchange rate: US\$1.00 = 538.70 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1999 (social insurance) and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Source of Funds

Insured person: 3.6% of gross earnings.

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

The legal monthly minimum wage is 35,000 CFA francs.

Self-employed person: 9% of earnings, according to five wage classes.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 5.4% of gross payroll.

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

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

Qualifying Conditions

Old-age pension: Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

Old-age allowance: Age 53 with at least six years of coverage; age 60 with at least 10 years of coverage if voluntarily insured.

The pension is payable abroad only under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

Disability pension: Must be assessed with at least a 66.66% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

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

Eligible survivors include a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance: Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

Old-Age Benefits

Old-age pension: The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

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

The legal monthly minimum wage is 35,000 CFA francs.

Early pension: The pension is reduced by 5% for each year the pension is taken before age 58; age 60 if voluntarily insured.

The pension is paid quarterly.

Old-age allowance: 52% of the legal monthly minimum wage is paid each month; 30% of the earnings used to calculate contributions for the voluntarily insured.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is 26% of the insured's average monthly earnings in the last eight years plus 2%

of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. Each year remaining from the time the disability occurs up to age 53 is credited as a six-month coverage period.

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

The legal monthly minimum wage is 35,000 CFA francs.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal 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 to the widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent orphan, up to 50%.

The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances).

Survivor allowance: A lump sum of one month of the old-age pension the deceased received or was entitled to receive (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; and 2009 (health), implemented in 2011.

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

Coverage

Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Source of Funds

Insured person

Cash benefits (social insurance): See source of funds under Family Allowances.

Medical benefits (social insurance): 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension.

Cash sickness benefits (employer liability): None.

Self-employed person

Cash benefits (social insurance): See source of funds under Family Allowances.

Medical benefits (social insurance): 6.56% of earnings, according to five wage classes.

Cash sickness benefits (employer liability): Not applicable.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer

Cash benefits (social insurance): See source of funds under Family Allowances.

Medical benefits (social insurance): 3.5% of gross payroll.

Cash sickness benefits (employer liability): The total cost.

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

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government

Cash benefits (social insurance): See source of funds under Family Allowances

Medical benefits (social insurance): The total cost (provides benefits directly to public-sector employees who are not civil servants).

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

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period.

Cash maternity benefits (social insurance): The mother must reside in Mali and have at least nine consecutive months of insured employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of insured employment.

Birth leave (social insurance): Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

Medical benefits (social insurance): Must be in insured employment or voluntarily insured. Pregnant women must undergo three prescribed medical examinations.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid during the first year of employment for a period of eight days to three months depending on the collective agreements or the type of employment; 50% of employee's earnings for up to an additional month is paid from the second year of employment thereafter.

Maternity benefit (social insurance): 100% of the insured mother's last earnings is paid for six weeks before and eight weeks after the expected childbirth; may be extended for up to three weeks if there are complications arising from childbirth.

Birth leave (social insurance): 100% of the father's last daily earnings is paid for any three days in the first 15 days after childbirth.

Workers' Medical Benefits

Medical benefits include hospitalization, medicines, maternity care, and outpatient care including laboratory analysis, dental care, medical imaging, general and specialist consultations.

The mandatory health insurance covers 100% of maternity costs, 80% of hospitalization costs and 70% of outpatient care costs. Some medicines are covered by the insurance.

Dependents' Medical Benefits

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

Eligible dependents include the spouse and dependent parents and children of the insured.

Administrative Organization

The Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

The National Health Insurance Fund (CANAM) administers medical benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, certain members of cooperatives, and students in technical schools.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: 1% to 4% of gross earnings, according to the assessed degree of risk.

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

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Employer: 1% to 4% of gross payroll, according to the assessed degree of risk.

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

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: None; contributes as an employer for occasional or temporary workers 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

100% of the insured's last earnings is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

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

The legal monthly minimum wage is 35,000 CFA francs.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

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

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

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

Partial disability: For an assessed degree of disability of at least 10%, the benefit is the insurable annual earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 1% to 50% and by 1.5 for the assessed degree of disability greater than 50%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33.3% of earnings exceeding 10 times the legal minimum wage are taken into account to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for five years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for five years.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 30% of the deceased's average earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

Remarriage settlement: The widow(er)'s pension ceases on remarriage, and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

Orphan's pension: 15% of the deceased's average earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be older than 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled.)

Dependent parent's and grandparent's pension: 10% of the deceased's average earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

33% of earnings over 10 times the legal minimum wage are used to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began.

Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 420,000 CFA francs.

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

Administrative Organization

The Ministry of Solidarity, Humanitarian Action and Reconstruction of the North (<http://absis.biz/demo/msahrn>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers contributions and benefits.

Unemployment

Regulatory Framework

Under the labor code (1992), employers are required to pay severance pay to a dismissed employee (including household workers) who had a contract of unlimited duration, was employed for at least one year, and with no serious misconduct. The payment is a percentage of the employee's 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% after the 11th.

An employee who resigns must have more than 10 years of employment with the company. The benefit is calculated in the same manner as the severance pay

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 8% of wage class earnings, according to five wage classes.

The self-employed person's contributions also finance social insurance cash benefits under Sickness and Maternity.

The minimum quarterly earnings used to calculate contributions are 125,000 CFA francs.

The maximum quarterly earnings used to calculate contributions are 1,000,000 CFA francs.

Employer: 8% of gross payroll.

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

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

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent must have at least nine consecutive months of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of covered employment for a voluntarily insured parent. The parent (except apprentices) must earn at least the legal monthly minimum wage.

The legal monthly minimum wage is 35,000 CFA francs.

The benefit is also paid to social insurance pensioners and to the widow(er) of an insured person.

The benefit is payable abroad only under reciprocal agreement.

Prenatal allowance: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant: Paid to an insured woman or the wife of an insured man. The birth must take place under medical supervision and the child must undergo medical checkups.

Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are ineligible.)

Family Allowance Benefits

Family allowances: 3,500 CFA francs a month is paid for each child (July 2015).

Prenatal allowance: 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

Birth grant: 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA at birth, 4,095 CFA when the child is age 6 months, and 4,095 CFA when the child is age 1.

Marriage allowance: A lump sum of 13,650 CFA francs is paid.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

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