

## Chad

Exchange rate: US\$1.00 equals  
493.54 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.

Special system for civil servants.

#### Source of Funds

**Insured person:** 2% of gross earnings.

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

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged), registered with the National Social Insurance Fund for at least 15 years, and with 180 months of insurance coverage or with 60 months of contributions in the last 10 years. Retirement from gainful employment is necessary.

**Old-age settlement:** Age 55 (age 50 if prematurely aged) and ineligible for the old-age pension.

**Disability pension:** A loss of 2/3 of earning capacity with 5 years of insurance, including 6 months of contributions in the year before the onset of disability. There is no qualifying period if the disability is the result of a nonoccupational accident.

**Survivor pension:** The deceased met the qualifying conditions for a pension, was a pensioner, or had 180 months of insurance coverage at the time of death.

**Survivor settlement:** Paid to a survivor if the deceased was ineligible for a pension.

Eligible survivors are a widow aged 40 or older or pregnant, disabled, or caring for a child, and who was married to the deceased for at least 1 year; a dependent disabled widower who was married to the deceased for at least 1 year; and children younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.2% of average monthly earnings for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of the average monthly earnings used for calculating the pension.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

**Old-age settlement:** A lump sum is paid equal to 1 month's wages for each year of insurance coverage.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 30% of the insured's average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.2% of average monthly earnings for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 1-year coverage period.

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 highest regional minimum wage.

The maximum pension is 80% of the average monthly earnings used for calculating the pension.

**Constant-attendance allowance:** Equal to 50% of the pension.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

#### Survivor Benefits

**Survivor pension:** The pension is equal to 50% of the deceased's pension.

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

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

**Remarriage settlement:** A lump sum equal to 6 month's survivor pension.

**Orphan's pension:** The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

The orphan's pension must be at least equal to the family allowance.

The total survivor pension must not exceed 100% of the deceased's old-age pension.

Benefits are paid quarterly.

**Benefit adjustment:** Benefits are adjusted by ministerial decree in consultation with the National Social Insurance Fund.

**Survivor settlement:** A lump sum is paid if the deceased was ineligible for a pension.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1966.

**Type of program:** Social insurance system. Maternity benefits only.

#### **Coverage**

Employed women.

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** See source of funds under Family Allowances, below.

#### **Qualifying Conditions**

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

**Cash maternity benefits:** Six consecutive months of employment immediately before work ceases.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** The benefit is equal to 50% of the insured's last daily earnings. The benefit is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

#### **Workers' Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966.

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

#### **Coverage**

Employed persons.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2.5% of gross payroll.

**Government:** None.

#### **Qualifying Conditions**

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

#### **Temporary Disability Benefits**

The benefit is equal to 2/3 of the insured's average daily wage in the 30 days before the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or until certification of permanent disability (after 2 years).

#### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, the pension is equal to 100% of the insured's average monthly earnings in the 12 months before the onset of disability.

**Partial disability:** For an assessed degree of disability of at least 10%, the pension is equal to the insured's average monthly earnings in the 12 months before the onset of disability multiplied by 0.5 times the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

The earnings used for benefit calculation purposes are six times the highest legal minimum wage, plus 1/3 of earnings between six times the highest legal minimum wage and 25 times the highest legal minimum wage. Earnings above 25 times the highest legal minimum wage are not taken into account for benefit calculation purposes.

With an assessed degree of disability of at least 10%, the minimum pension is calculated on the basis of 1.35 times the highest legal minimum wage.

Constant-attendance allowance: Equal to 40% of the pension.

Pensions are normally paid quarterly. If the insured is assessed as 100% disabled, the pension is paid monthly; if assessed as at least 75% disabled, the insured can request a monthly payment.

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** The pension is equal to 30% of the deceased's average earnings in the last 12 months.

**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 parent's and grandparent's pension:** Each receives 10% of the deceased's average earnings in the last 12 months, up to a maximum of 30%.

The total survivor pension must not exceed 85% of the deceased's average earnings used for calculating the pension.

The earnings used for benefit calculation purposes are six times the highest legal minimum wage, plus 1/3 of earnings between six times the highest legal minimum wage and 25 times the highest legal minimum wage. Earnings above 25 times the highest legal minimum wage are not taken into account for benefit calculation purposes.

Benefits are paid quarterly.

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

**Funeral grant:** The cost of the funeral is reimbursed, up to a maximum of 1/24 of insured earnings.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1966.

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

### **Coverage**

Employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 6% of gross payroll.

The maximum monthly earnings for contribution purposes are 130,000 CFA francs.

**Government:** A subsidy from earmarked taxes.

All of the above contributions also finance maternity benefits under Sickness and Maternity, above.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled) and reside in Chad. The parent must have 6 months of employment and be currently working 20 days a month; the widow of a beneficiary.

**Prenatal allowance:** Must undergo regular prescribed medical examinations.

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

### **Family Allowance Benefits**

**Family allowances:** 600 CFA francs a month for each child.

**Prenatal allowance:** 5,400 CFA francs for each month of pregnancy. The allowance is paid in two installments.

**Birth grant:** A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.