

Togo

Exchange rate: US\$1.00 equals
493.54 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Social insurance system.

Coverage

Employed persons, including agricultural salaried workers and domestic workers.

Exclusions: Self-employed persons.

Special systems for civil servants and armed forces personnel.

Supplementary retirement scheme for managerial staff of public and semipublic companies.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Source of Funds

Insured person: 4% of gross earnings. Voluntarily insured persons contribute on the basis of average gross earnings in the last 3 months of salaried activity.

Self-employed person: Not applicable.

Employer: 8% of gross payroll; contributions are reduced to 7.4% of gross payroll if 5% of the employer's workforce is assessed as disabled.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged) or the insured has 30 years of actual coverage. Must have a minimum of 10 years of contributions. Retirement from salaried employment is necessary.

The pension is payable abroad only if there is a reciprocal agreement.

Old-age settlement: Aged 55 and ineligible for the old-age pension. Must have at least 12 months of insurance coverage. Retirement from salaried employment is necessary.

Disability pension: A loss of 2/3 of earning capacity with 5 years of insurance coverage including 6 months of contributions in the last year. There is no qualifying period for a disability that is the result of a nonwork-related accident.

The pension is payable abroad only if there is a reciprocal agreement.

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

Survivor settlement: The deceased was ineligible for a pension but had at least 12 months of insurance coverage.

Eligible survivors are a widow aged 40 or older or disabled who was married to the deceased for at least 1 year or who is pregnant or has a child by the deceased; a dependent disabled widower who was married to the deceased for at least 1 year; and children younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled).

The pension is payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age pension: The monthly pension is equal to 20% of the insured's average monthly earnings during the last 5 years, plus 1.33% of earnings for each 12-month period of contributions beyond 180 months.

The minimum pension is 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

If the insured is entitled to receive two or more pensions, the full amount of the higher pension and half the amount of the other pension(s) are paid.

Old-age settlement: A lump sum equal to 1 month of the insured's average monthly earnings during the last 5 years for each year of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Permanent Disability Benefits

Disability pension: The monthly pension is equal to 20% of the insured's average monthly earnings during the last 5 years, plus 1.33% of earnings for each 12-month period of contributions beyond 180 months. The insured is credited with a 6-month contribution period for each year that the claim is made before age 55.

The minimum pension is 80% of the legal monthly minimum wage (14,444 CFA francs in 2004).

The maximum pension is equal to 100 times the legal monthly minimum wage.

Constant-attendance supplement: Equal to 50% of the insured's pension.

If the insured also receives a disability pension under the work injury program, the work injury disability pension is paid in full

along with the part of the nonwork injury permanent disability pension that exceeds this amount.

The disability pension ceases at age 50 and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Survivor Benefits

Survivor pension: 50% of the monthly pension the deceased received or would have received at the time of death is payable to the eligible spouse. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: 25% of the monthly pension the deceased received or would have received at the time of death is payable for each orphan; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances. An orphan receiving the pension may not receive family allowances.

The total survivor pension must not exceed 100% of the pension the deceased received or would have received at the time of death; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives a survivor pension under the work injury program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum equal to 1 month of the pension the deceased would have been entitled to with 120 insurance months for each 6-month period of insurance coverage. An orphan receiving the settlement may continue to receive family allowances.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 1973 (social security).

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

Coverage

Employed women, including agricultural salaried workers, domestic workers, and casual or temporary workers.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

Cash maternity benefits: Twelve months of insurance coverage before the expected date of childbirth.

Benefits are payable abroad only if there is a reciprocal agreement.

Sickness and Maternity Benefits

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

Maternity benefit: The daily benefits are equal to 100% of the insured's average daily earnings in the last 3 months (the employer pays half of the value of the benefit). The benefit is payable for up to 8 weeks before the expected date of childbirth and 6 weeks after; may be extended for up to 3 weeks in case of complications.

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 care and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 1973 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including under certain conditions agricultural salaried workers, domestic workers, casual and temporary workers, and detached civil servants working for a public company.

Exclusions: Self-employed persons.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2.5% of gross payroll.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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

The daily benefit is equal to 2/3 of the insured's average daily earnings in the last 3 months. Benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability. The benefits may be paid weekly or monthly.

Permanent Disability Benefits

Permanent disability pension: If totally disabled, the pension is equal to 85% of the insured's average earnings in the 3 months before the onset of disability.

Partial disability: A percentage of the full pension according to the assessed degree of disability; a lump sum of 3 years' pension is paid if the assessed disability is less than 20%.

Constant-attendance supplement: Equal to 50% of the disability pension.

The pension may be partially converted to a lump sum after receiving the pension for 5 years.

If the insured also receives a disability pension under the old-age, disability, and survivors program, the work injury permanent disability pension is paid in full along with the part of the nonwork injury disability pension that exceeds this amount.

The combined receipt of the work injury permanent disability pension with the old-age pension is allowed under certain conditions.

The pension is paid monthly, quarterly, or annually, depending on its value.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is equal to 30% of the deceased's average earnings in the 3 months before the onset of disability. The pension is payable to a widow who was married to the deceased before the onset of disability (or at least 1 year before the deceased's death) and to a dependent disabled widower. If there is more than one widow, the pension is split equally among them.

The pension ceases on remarriage.

Orphan's pension: The pension is equal to 10% of the deceased's average earnings in the 3 months before the onset of disability for each orphan younger than age 16 (age 18 if an apprentice, age 21 if a student or disabled); 15% for each full orphan.

Dependent parent's and grandparent's pension: The pension is equal to 10% of the deceased's average earnings in the 3 months before the onset of disability each.

The total survivor pension must not exceed 100% of the insured's full permanent disability pension; otherwise, the pensions are reduced proportionately.

The pension is paid monthly, quarterly, or annually, depending on its value.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: Equal to 30 days of the deceased's average earnings in the 3 months before the onset of disability.

Benefit adjustment: Pensions are adjusted by decree for changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1997.)

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers contributions and benefits.

Employers must insure against liability with the National Social Security Fund.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 1973 (social security), with 2001 amendment.

Type of program: Employment-related system.

Coverage

Employed persons, including agricultural salaried workers, domestic workers, casual or temporary workers, and certain pensioners and other social insurance benefit recipients.

Exclusions: Self-employed persons, cooperative members, apprentices, and students.

Special systems for civil servants and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of gross payroll.

Employer contributions also finance maternity benefits under Sickness and Maternity, above.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

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 16 (age 18 if an apprentice, age 21 if a student or disabled). The

parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or receiving a social insurance benefit).

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: Must undergo prescribed medical examinations.

Birth grant: Payable for the birth of each of the first three children. The insured's spouse must not be in salaried employment.

Benefits are payable abroad only if there is a reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month for each of the first six children. The benefits are paid every 6 months.

Prenatal allowance: 500 CFA francs a month for 9 months. The allowance is paid in three 3-month installments.

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

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

Administrative Organization

Ministry of Public Function, Labor, and Employment provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

Employers may pay benefits directly to their employees.