

São Tomé and Príncipe

Exchange rate: US\$1.00 = 23,556.02 dobras.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1979.

Current laws: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Source of Funds

Insured person: 6% of gross earnings.

The insured person's contributions also finance sickness, maternity, and work injury benefits.

Self-employed person: 14% of gross earnings (full benefit) or 10% (partial benefit), according to five earnings levels from one minimum wage up to 10 times the minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

The self-employed person must choose between a full (old age, disability, and survivors; cash sickness and maternity; and the funeral grant) and partial benefit (old age, disability, and survivors only).

The self-employed person's contributions (full benefit) also finance sickness and maternity benefits.

Employer: 8% of gross payroll.

The employer's contributions also finance sickness, maternity, and work injury benefits.

Government: Subsidies as needed; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 62 with at least 180 months of contributions and enrolled in the system for at least 240 months.

Women may retire at age 57 with a full pension.

Retirement is not necessary.

Deferred pension: The pension may be deferred beyond 62.

Disability pension: Must be assessed with at least a 66% loss of work capacity and a 50% loss of earning capacity and have at least 60 months of contributions.

A disability committee assesses the loss of work capacity.

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

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance allowance.

Survivor pension: Paid to a widow(er), orphans, or other dependent family members if the deceased received or was entitled to receive an old-age or disability pension at the time of death.

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

Funeral grant: The deceased had at least 12 months of contributions or was a pensioner.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average monthly earnings in the best 10 of the last 15 calendar years is paid for each year of contributions, up to 80%.

The minimum monthly pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

Deferred pension: The pension is increased by 2% for each year of deferral after the normal retirement age.

Benefit adjustment: Benefits are adjusted according to an increase in prices or other macroeconomic indicators.

Permanent Disability Benefits

Disability pension: 2.5% of the insured's average monthly earnings in the best 10 of the last 15 years is paid for each year of contributions.

The minimum monthly pension is 40% of the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

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

Benefit adjustment: Benefits are adjusted according to price increases or other macroeconomic indicators.

Survivor Benefits

Survivor pension

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).

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan.

Dependent relative's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no orphans.

The maximum combined survivor is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of the cost of the funeral is paid, up to two times the monthly minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1979.

Current law: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

Cash sickness benefits: Must have at least 180 days of coverage before the sickness began.

Cash sickness benefits may be paid for bereavement.

A disability committee assesses the incapacity for work.

Cash maternity, paternity, and child care benefits:

Paid to the mother, father, or other family member who is providing care for a newborn child. The insured must have at least 180 days of coverage before the expected date of childbirth.

Special leave: Paid to a parent to care for a sick child younger than age 4 (any age if disabled). The insured must have at least 180 days of coverage in the 12 months starting two months before the sickness began.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's average daily earnings in the last six months is paid after a three-day waiting period for up to 360 days. The insured must resume work for more than 90 consecutive days to receive another sickness benefit for up to 360 days.

Maternity, paternity, and child care benefit: 100% of the insured's average daily earnings in the last six months is paid for 90 days (105 days for multiple births).

Special leave: 75% of the insured's average daily earnings in the last six months is paid for 90 days. There is a 360 day waiting period for receiving another special leave benefit for the same child.

Workers' Medical Benefits

The public health program provides medical care.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) administers the program.

Work Injury

Regulatory Framework

First law: 1979.

Current laws: 1990 (social security), 2004 (social protection), and 2014 (compulsory social security).

Type of program: Social insurance system.

Coverage

Employed persons, including civil servants and military personnel, self-employed persons, and household workers.

Exclusions: Self-employed persons.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: See source of funds under Old Age, Disability, and Survivors.

Qualifying Conditions

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 average daily earnings in the six months before the disability began is paid for the first 30 days; 90% from the 31st day to the 360th day; 75% from the 361st day up to 24 months.

Permanent Disability Benefits

Permanent disability pension: For at least a 66.7% loss of work capacity, 50% of the insured's average monthly earnings in the best 10 of the last 15 calendar years plus 2% for each year of coverage exceeding 25 years is paid.

The minimum monthly pension is 40% of the minimum wage for civil servants.

The monthly minimum wage for civil servants is 1,100,000 dobras.

Workers' Medical Benefits

No statutory benefits are provided.

The public health program provides medical care.

Survivor Benefits

Survivor pension

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).

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

Orphan's pension: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid for each orphan.

Dependent relative's pension: 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each dependent relative if there are no orphans.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of the cost of the funeral is paid, up to two times the monthly minimum wage for civil servants.

Administrative Organization

Ministry of Labor, Solidarity, and the Family provides general supervision.

National Institute of Social Security (<http://seg-social-stp.net/>) administers the program.

Unemployment

Regulatory Framework

The 2010 labor code regulates severance pay for the termination of a work contract on economic grounds or without a fair justification from the employer. For the unfair dismissal of a fixed-term employee, the severance pay is the salary the employee would have received until the regular end of the contract. Employees on a permanent contract dismissed for reasons deemed unfair by a tribunal can chose to be reinstated to their previous position with full reimbursement of lost earnings, or receive severance pay without reinstatement. The severance pay in this case and for dismissal on economic grounds is a lump sum of 100% of the employee's last monthly earnings multiplied by the number of years of continuous employment. The minimum severance pay is based on three times the employee's last monthly earnings.