

Angola

Exchange rate: US\$1.00 = 104 kwanza.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1990 (social security).

Current laws: 2004 (social protection), 2005 (funeral grant), 2005 (survivor pension and death grant), and 2008 (old age pension).

Type of program: Social insurance system (old age and survivors).

Coverage

Employed and self-employed persons, including foreigners covered under bilateral agreements.

Source of Funds

Insured person: 3% of total monthly earnings.

The insured's contributions also finance sickness and maternity benefits and family allowances.

Self-employed person: 11% of declared monthly earnings (full benefit) or 8% (partial benefit).

The self-employed person must choose between a full and partial benefit.

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

Employer: 8% of total monthly earnings.

The employer's contributions also finance sickness and maternity benefits and family allowances.

Government: None; contributes as an employer for civil servants.

Qualifying Conditions

Old-age pension: Age 60 (women, one year earlier for each child, up to five) with at least 180 months of contributions; at any age with at least 420 months of contributions.

Early pension: Age 50 with at least 180 months of contributions in hazardous or arduous working conditions.

Old-age grant: Age 60 and unemployed with at least 120 months of contributions.

The old-age pension is payable abroad under bilateral agreement.

Permanent survivor pension: The deceased had at least 36 months of contributions in the last five years before death.

Eligible survivors include a widow(er) and parents aged 50 or older at the time of the deceased's death and unable to work, and children assessed with at least a 30% physical or mental disability.

The widow(er)'s pension ceases on remarriage. The permanent survivor pension is payable abroad under bilateral agreement.

Temporary survivor pension: The deceased had at least 36 months of contributions in the last five years before death. The survivor does not meet the age qualifications for a permanent survivor pension.

Eligible survivors include an unemployed widow(er) at any age; an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried, and a child up to age 18 (age 25 if in technical school or a university).

The widow(er)'s pension ceases on remarriage. The temporary survivor pension is payable abroad under bilateral agreement.

Death grant: The deceased had at least six months of coverage, including at least three months of contributions.

Eligible survivors include a widow(er), children, parents of a pensioner or insured person, and an ex-spouse who was receiving subsistence maintenance (food subsidy) and has not remarried.

The death grant is payable abroad under bilateral agreement.

Funeral grant: The deceased had at least three months of contributions prior to death. Paid to the deceased's widow(er), parents, children, descendants or any other person in charge of funeral expenses.

The funeral grant is payable abroad under bilateral agreement.

Old-Age Benefits

Old-age pension: The insured's average monthly earnings in the last 36 months (12 months for civil servants) multiplied by the number of months of contributions, divided by 420.

The maximum monthly pension is 35 times the legal monthly minimum wage.

The legal monthly minimum wage is 15,003 kwanzas.

Early pension: 30% of the insured's average salary in the last 12 months is paid.

Old-age grant: 30% of the insured's average salary in the last 12 months is paid.

Survivor Benefits

Permanent survivor pension: 70% of the insured's last month's wage is paid.

Temporary survivor pension: 70% of the insured's last month's wage is paid to the widow(er) for one year and to children up to age 18 or 25 (if studying).

Death grant: A lump sum of six times the insured's old age pension at the time of death or the insured's average monthly earnings in the last 12 months is paid. 50% is paid to the widow(er) and 50% to the children; 100% to the widow(er) if there are no children or to the children if there is no widow(er); 100% to other eligible survivors if there are no children or widow(er).

Funeral grant: A lump sum of 25,000 kwanzas is paid.

Administrative Organization

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1975 (national health service).

Current laws: 1992 (user fees), 2003 (health services), 2004 (social protection), and 2011 (maternity).

Type of program: Social insurance (cash maternity benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (social insurance): Employed and self-employed persons, including foreigners covered under bilateral agreements.

Medical benefits (universal): Angolan citizens.

Source of Funds

Insured person

Cash maternity benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (universal): None.

Self-employed person

Cash maternity benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (universal): None.

Employer

Cash maternity benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Medical benefits (universal): None.

Government

Maternity (social insurance): None

Medical benefits (universal): The total cost.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits (social insurance): The insured must have at least six months of contributions in the last 12 months.

Cash prenatal benefit (social insurance): The insured must have at least six months of contributions in the last 12 months and a risky pregnancy assessed by the National Health Committee.

Cash breastfeeding benefit (social insurance, means tested): The insured must have at least three months of contributions in the last 12 months; paid for the insured's person's children under age 3. Children must be vaccinated according to Ministry of Health regulations.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Cash maternity benefits (social insurance): The insured's average monthly wage in the six months preceding the maternity or prenatal leave is paid for three months; four months in case of multiple births; 45 days in case of a stillbirth.

The maternity leave can start from up to four weeks before the expected date of delivery.

Prenatal benefit (social insurance): 60% of the cash maternity benefit is paid from the assessment of a risky pregnancy until childbirth, up to 180 days.

Breastfeeding benefit (social insurance, means tested): For an income of up to five times the minimum wage, 1,500 kwanzas is paid for each child; from more than five times the minimum wage up to 10 times the minimum wage, 1,000 kwanzas is paid; for an income above 10 times the minimum wage, 500 kwanzas is paid.

The legal minimum wage is 15,003 kwanzas.

Workers' Medical Benefits

Universal primary health care is provided. Specialist care is provided with copayments.

Dependents' Medical Benefits

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

Administrative Organization

The Ministry of Health (<http://www.minsa.gov.ao/>) administers the national health system.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers and distributes the benefits, under the supervision of the Ministry of Public Administration, Employment and Social Insurance (<http://www.mapess.gv.ao/>).

Work Injury

Regulatory Framework

First law: 1990 (social insurance).

Current laws: 2004 (social protection) and 2005 (work injury).

Type of program: Employer-liability system.

Coverage

Employed persons.

Exclusions: Self-employed workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (insurance premiums).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

65% of the insured's salary is paid. In case of hospitalization: 100% of the salary for the first 30 days, 75% of salary if the condition persists.

Permanent Disability Benefits

Permanent disability pension: For a total loss of working capacity in the usual job, 50% to 70% of the insured's average earnings in the last 12 months is paid. If the insured is assessed with a total loss of working capacity for any type of job, family allowances are also paid for each family member.

The permanent disability pension and family allowances combined may not exceed 100% of the insured's average earnings in the last 12 months.

Partial disability: For a partial loss of working capacity in the usual job, 70% of the assessed loss of working capacity multiplied by the insured's average earnings in the last 12 months is paid.

Survivor Benefits

Spouse's pension: 30% of the insured's base earnings is paid up to age 60; 40% after retirement or if assessed with loss of work capacity.

Orphan pension: 20% of the insured's base earnings is paid to each surviving child, up to three.

Ascendant pension: 10% of the insured's base earnings is paid to each surviving ascendant, up to three.

Administrative Organization

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers the program.

Unemployment

Regulatory Framework

Under the Employment Law (2000), employers must provide employees with severance pay due to: wrongful termination of contract, the employer's insolvency or bankruptcy, restructuring, economic conditions, technology, or the employee's retirement. For wrongful termination of contract, the benefit is the base salary (average earnings in the last 12 months) multiplied by the length of service. For retirement, the benefit is 25% of base salary multiplied by the length of service. For all other situations, the benefit is base salary multiplied by the length of service up to five years, plus 50% of the base salary multiplied by the length of service greater than five years.

Family Allowances

Regulatory Framework

First law: 1990 (social insurance).

Current laws: 2004 (social protection) and 2011 (family benefits).

Type of program: Social insurance system.

Coverage

Employed persons, including foreigners covered under bilateral agreements.

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

Family benefits (means tested): Paid for up to five children aged 3 to 14 whose parents work or receive an old-age or permanent disability pension (in case of loss of working capacity for any type of job).

Family Allowance Benefits

Family benefits (means tested): For income up to five times the minimum wage, 800 kwanzas is paid for each child; from more than five times the minimum wage to 10 times the minimum wage, 500 kwanzas is paid; for an income above 10 times the minimum wage, 300 kwanzas is paid.

The legal minimum wage is 15,003 kwanzas.

Administrative Organization

Ministry of Public Administration, Employment and Social Insurance provides general supervision.

National Social Insurance Institute (<http://www.inss.gv.ao/>) administers the program.