

Togo

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

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

Exclusions: Apprentices and students.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: 4% of earnings; 16.5% of average monthly earnings in the last three months for voluntarily insured persons.

Self-employed person: 16.5% of declared earnings.

Informal sector workers contribute as self-employed persons.

Employer: 12.5% of gross payroll.

Government: None; contributes as an employer for public-sector salaried employees.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if prematurely aged) with at least 15 years of contributions.

Early pension: Age 55.

The pension is payable abroad only under reciprocal agreement.

Old-age lump sum: Age 60 with at least 12 months of coverage but less than 15 years of contributions.

Employment must cease.

Disability pension: Must be younger than age 60, assessed with at least a 66% loss of earning capacity, and have at least 120 months of coverage, including six months of contributions in the year before the disability began.

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

The pension is payable abroad only under reciprocal agreement.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension, or had at least 180 months of coverage.

Eligible survivors include a widow(er) aged 40 or older at the time of the deceased's death, married to the deceased for at least one year, or pregnant or had a child with the deceased. A lump sum may be paid to a widow(er) younger than age 40.

The pension ceases on remarriage.

An orphan receiving a survivor pension may not receive family allowances at the same time.

The pension is payable abroad only under reciprocal agreement.

Survivor lump sum: The deceased did not qualify for an old-age or disability pension and had less than 180 months but at least six months of coverage.

Eligible survivors may receive the survivor lump sum in addition to family allowances.

Old-Age Benefits

Old-age pension: 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

The minimum pension is 60% of the legal monthly minimum wage.

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

The pension is paid monthly.

If the insured is entitled to two or more pensions, the highest pension plus 50% of the other pensions is paid.

Early pension: The pension is reduced by 5% for each year a claim is made before age 60.

Old-age lump sum: A lump sum of the insured's average monthly earnings in the last five years multiplied by the number of 12-month periods of contributions, is paid.

Permanent Disability Benefits

Disability pension: 20% of the insured's average monthly earnings in the last five years plus 1.33% for each 12-month period of contributions exceeding 180 months is paid.

The minimum pension is 60% of the legal monthly minimum wage.

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

Constant-attendance supplement: 50% of the insured's disability pension is paid.

The disability pension ceases at age 60 and is replaced by an old-age pension of the same value.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may be required to undergo medical examination by a doctor commissioned and designated by the National Social Security Fund.

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

Survivor Benefits

Spouse's pension: 50% of the monthly pension the deceased received or was entitled to receive is paid to an eligible widow(er). If there is more than one widow, the pension is split equally. Widow(er)s younger than age 40 are entitled to a lump sum of four years of the spouse's pension.

Orphan's pension: 25% of the monthly pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

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

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

The insured may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor lump sum: A lump sum of one month of the pension the deceased received or was entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the pension is split equally.

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956.

Current law: 2011.

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

Coverage

Employed persons, including salaried agricultural workers and household workers; self-employed persons; and informal-sector workers.

Special systems for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Family Allowances.

Employer: See source of funds under Family Allowances.

Government: None.

Qualifying Conditions

Cash sickness benefits: The labor code requires employers to provide paid sick leave.

Cash maternity benefits: The insured woman must have at least 12 months of coverage before the expected date of childbirth.

Benefits are payable abroad only under reciprocal agreement.

Sickness and Maternity Benefits

Sickness benefit: The labor code requires employers to provide paid sick leave.

Maternity benefit: 100% (split equally between social insurance and the employer) of the insured's average daily wage in the last three months is paid for up to eight weeks before and six weeks after the expected date of childbirth; may be extended up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

No statutory benefits are provided. (Some health care and welfare services are provided to mothers and children under Family Allowances.)

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1964.

Current law: 2011.

Type of program: Social insurance system.

Coverage

Employed persons, including state and local authority employees, agricultural salaried workers, household workers, self-employed persons, casual and temporary workers, and apprentices and students in occupational schools.

Exclusions: Informal-sector workers.

Special system for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 2% of declared earnings.

Employer: 2% of gross payroll.

Government: Contributes as an employer for public-sector employees.

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

66.7% of the insured's average daily wage in the last three months is paid from the day after the disability began until full recovery or certification of permanent disability. The benefit is paid monthly.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 85% of the insured's average earnings in the three months before the disability began is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; if the assessed disability is less than 15%, a lump sum is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the disability pension is paid. After five years of pension payments, the benefit may be partially converted to a lump sum.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The insured may receive work injury permanent disability pension in addition to the old-age pension under certain conditions.

The pension is paid monthly or quarterly depending on the level of incapacity of the insured person, or even 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 six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the cost of living and the legal minimum wage, depending on the financial resources of the system. The last adjustment was in 1997.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 50% of the permanent disability pension the deceased received or was entitled to receive.

Eligible survivors include a widow or a dependent, disabled widower who was married to the deceased before the disability began. If there is more than one widow, the pension is split equally.

The pension ceases on remarriage (if there is more than one widow, the level paid to other widows remains the same).

Orphan's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid for orphans younger than age 16 (age 21 if an apprentice, a student, or disabled).

Dependent parent's and grandparent's pension: 10% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent parent and grandparent.

All survivor benefits combined must not exceed 100% of the total permanent disability pension the deceased received or was entitled to receive.

The pension is paid quarterly.

Pensions are payable abroad under reciprocal agreement.

Eligible survivors may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated using 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum of 30 days of the deceased's average earnings in the three months before the disability began is paid.

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers contributions and benefits.

Employers must be insured with the National Social Security Fund against liability.

Family Allowances

Regulatory Framework

First law: 1956.

Current law: 2011.

Type of program: Employment-related system.

Coverage

Employed persons, agricultural salaried workers, public-sector salaried workers, household workers, casual or temporary workers, self-employed persons and informal sector workers.

Special scheme for civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: 3% of declared earnings; 3% of declared earnings for workers in the informal economy.

Employer: 3% of gross payroll.

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

Government: Contributes as an employer for public-sector employees.

Contributions are paid monthly (may be paid bimonthly for workers in the informal economy).

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 21 if a student or disabled). The parent must have at least three consecutive months of employment and be currently working at least 15 days or 120 hours a month or receive other social insurance benefits.

The child must not receive an orphan's pension.

If a parent receives family allowances from the special system for civil servants, only the higher benefit amount is paid.

Prenatal allowance: The woman must undergo prescribed medical examinations.

Benefits are payable abroad only under reciprocal agreement.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each child, up to four; if a child is no longer eligible or dies, the benefit may be paid for up to two additional children. The benefits are paid every three months.

Prenatal allowance: 2,000 CFA francs a month is paid

Administrative Organization

Ministry of Labor, Employment and Social Security provides general supervision.

National Social Security Fund (<http://www.cnss.tg>), managed by a tripartite council and a director, administers the program.

Employers may pay benefits directly to their employees.