

## Djibouti

Exchange rate: US\$ 1.00 = 177 DJ francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1976 and 1989.

**Current laws:** 2002 (social security) and 2010 (old-age pensions).

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

#### Coverage

Salaried workers covered by the labor code.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

#### Source of Funds

**Insured person:** 4% of monthly earnings. Pensioners pay 10% of pensions over 50,000 DJ francs a month. Previously covered persons who are unemployed may contribute 8% of their last salary up to a maximum salary of 300,000 DJ francs a month.

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

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

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of coverage; age 55 for mothers, manual workers, and dockers with at least 20 years of contributions.

Employment must cease.

**Early pension:** Age 50 with at least 15 years of contributions. Must be assessed by a medical doctor as mentally or physically unable to work.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension, or had at least 18 years of coverage at the time of death.

Eligible survivors include widow(s) or a widower age 45 with no dependent children (any age with dependent children) who was married to the deceased for the last two years; and orphans younger than age 15 (age 21 if a student, no limit if disabled).

Eligibility for widow(er)s ceases on remarriage.

A husband with multiple wives may receive only one pension (the highest).

Pensions are payable abroad.

**Survivor settlement:** The deceased did not qualify for an old-age pension.

**Funeral grant:** Paid to the person who paid for the insured's funeral.

#### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average salary over the last 10 years is paid for each year of coverage from 2007; 1.8% from 2002 to 2006; and 2% from 1976 to 2001.

The minimum pension is 170,000 DJ francs a year.

The maximum pension is 81% of the insured's average salary over the last 10 years.

**Early pension:** The pension is reduced for each year that retirement is taken before the normal retirement age. The benefit ranges from 50% of the full old-age pension at age 50 to 90% at age 59.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid. The pension is split equally among all eligible spouses.

The pension ceases on remarriage.

**Orphan's pension:** 30% of the old-age pension the deceased received or was entitled to receive is split equally among all eligible orphans.

The maximum orphan's pension for each orphan is 10% of the old-age pension the deceased received or was entitled to receive.

The maximum spouse's and orphan's pensions combined is 80% of the old-age pension the deceased received or was entitled to receive.

**Survivor settlement:** A lump sum is split equally among all eligible survivors.

**Funeral grant:** A lump sum to cover funeral costs is paid.

#### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

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

## Sickness and Maternity

### Regulatory Framework

**First law:** 1957.

**Current laws:** 1972 (labor code), 1989 (family allowances), 2014 (universal health insurance).

**Type of program:** Social insurance, employer-liability and social assistance system.

### Coverage

**Maternity benefits (social insurance):** Salaried workers and self-employed persons.

**Sickness benefits and paternity leave (employer liability):** Employed persons.

**Medical benefits (social insurance):** Salaried workers covered by the labor code, household workers, manual workers, dockworkers, self-employed persons, pensioners with pensions less than 50,000 DJ francs a month, and their dependents.

**Medical benefits (social assistance):** All persons not covered by the social insurance system.

Special system for military personnel, civil servants, and members of government.

### Source of Funds

#### Insured person

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 2% of covered earnings.

**Medical benefits (social assistance):** None.

#### Self-employed person

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** Not applicable.

**Medical benefits (social insurance):** 7% of covered earnings.

**Medical benefits (social assistance):** None.

#### Employer

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** The total cost.

**Medical benefits (social insurance):** 5% of covered payroll.

**Medical benefits (social assistance):** None.

### Government

**Maternity benefits (social insurance):** See source of funds under Family Allowances.

**Sickness and paternity benefits (employer liability):** None.

**Medical benefits (social insurance):** None.

**Medical benefits (social assistance):** The total cost.

### Qualifying Conditions

**Cash sickness benefits (employer liability):** Employees must have been employed continuously with the same employer for at least a year.

**Cash maternity benefits (social insurance):** The insured must have at least three months of covered employment and must notify the employer one month before the expected date of birth.

**Paternity leave (employer liability):** Employed at the time of the birth of a child.

**Medical benefits (social insurance):** Must be insured.

**Medical benefits (social assistance):** Not covered by the social insurance medical benefits system.

### Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 50% of the insured's salary is paid from 15 days to 9 months, depending on the length of employment with the employer and the type of employment.

**Maternity benefits (social insurance):** 100% of the insured's salary is paid for 14 weeks, including eight weeks before and six weeks after the birth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

**Paternity leave (employer liability):** The employer pays three days of leave.

### Workers' Medical Benefits

**Social insurance:** Benefits include medical treatment provided by community health centers (such as immunization and consultations for children younger than age 5; reproductive health services including ultrasound, family planning, and childbirth; treatment for tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

**Social assistance:** Benefits include medical treatment provided by general practitioners (including examinations and child-birth), generic medicine, X-rays, medical analyses

prescribed by specialist doctors, and any necessary treatment in public hospitals related to this care.

### **Dependents' Medical Benefits**

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

Eligible dependents include spouses and children up to age 18.

### **Administrative Organization**

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### **Work Injury**

#### **Regulatory Framework**

**First laws:** 1957 and 1958.

**Current laws:** 1972 (labor code), 2002 (social security), and 2014 (universal health insurance).

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

#### **Coverage**

Salaried workers covered by the labor code, apprentices, trainees, and self-employed persons (medical benefits only).

Special system for military personnel, civil servants, and government members.

#### **Source of Funds**

**Insured person:** None (work injury); see source of funds for Sickness and Maternity (medical benefits).

**Self-employed person:** See source of funds for Sickness and Maternity (medical benefits only).

**Employer:** 1.2% of covered monthly payroll (work injury); see source of funds for Sickness and Maternity (medical benefits).

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** Must have worked for at least 12 months before the disability began. The accident must be reported within 48 hours.

#### **Temporary Disability Benefits**

50% of the insured's daily salary is paid during the first 29 days; thereafter, 75% of the salary is paid. The benefit is

paid from the day after the disability began until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** The pension is based on the insured's annual earnings in the 12 months before the disability began and the insured's assessed degree of disability, from 11% to 100%.

The maximum earnings used to calculate benefits are 300,000 DJ francs a month.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.

### **Workers' Medical Benefits**

**Social insurance:** Benefits include medical treatment provided by community health centers (such as immunization and consultations for children younger than age 5; reproductive health services including ultrasound, family planning, and childbirth; and treatment for tuberculosis, malaria, and other public health epidemics) and general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

**Social assistance:** Benefits include medical treatment provided by general practitioners (including consultations and childbirth), generic medicine, X-rays, medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's annual salary is paid to a widow(er) (the pension is split equally among all eligible spouses); 15% for the first two children younger than age 21; 10% for each additional child up to four; 20% for full orphans. 10% is paid to each dependent parent or grandparent.

The combined survivor pensions must not exceed 85% of the deceased's annual salary.

The pension ceases upon remarriage.

**Funeral grant:** A lump sum of 72,000 DJ francs is paid.

### **Administrative Organization**

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## **Family Allowances**

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### **Regulatory Framework**

**First laws:** 1969 and 1975.

**Current laws:** 1983 and 1989 (family allowances).

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

### **Coverage**

Salaried workers covered by the labor code.

Exclusions: Self-employed persons and agricultural workers.

Special system for military personnel, civil servants, and members of government.

### **Source of Funds**

**Insured:** None.

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

**Employer:** 5.5% of monthly payroll.

The minimum earnings used to calculate contributions are 25,000 DJ francs.

The employer's contribution also finances maternity benefits.

**Government:** None.

### **Qualifying Conditions**

**Marriage allowance:** Must have worked at least 120 hours or 18 days in the month of marriage. For a husband with

multiple wives, a monthly allowance is paid for one unemployed wife.

The monthly income must not exceed 50,000 DJ francs.

Payable abroad under reciprocal agreement.

**Family allowances:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first three dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

Payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowances:** 2,500 DJ francs a month is paid.

**Family allowances:** 1,400 DJ francs a month is paid for up to three children.

### **Administrative Organization**

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