

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), 2006 (labor code), and 2010 (old-age pensions).

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees.

Voluntary coverage for unemployed persons who previously had mandatory coverage.

Exclusions: Self-employed persons and agricultural workers.

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

Source of Funds

Insured person: 4% of monthly earnings; 8% of last monthly earnings for the voluntary insured.

There are no minimum or maximum earnings used to calculate contributions.

Self-employed person: Not applicable.

Employer: 4% of monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Pension de retraite): Age 60 with at least 25 years of contributions; age 55 with at least 20 years of contributions for mothers, manual workers, and dockworkers.

Employment must cease.

Partial pension (Pension de retraite proportionnelle): Age 55 with at least 15 years of contributions.

Early pension (Pension de retraite anticipée): Age 50 with at least 20 years of contributions and assessed as mentally or physically unable to work.

A medical doctor assesses the loss of work capacity.

Survivor pension (Pension de réversion): The deceased received or was entitled to receive an old-age pension, or had at least 18 years of contributions at the time of death.

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

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

A widower with multiple deceased wives receives only the highest survivor pension.

Survivor pensions are payable abroad.

Survivor settlement (Allocation de réversion): The deceased did not qualify for an old-age pension.

Funeral grant (Frais funéraires): Paid to the person who pays for the funeral.

Old-Age Benefits

Old-age pension (Pension de retraite): 1.5% of the insured's average annual salary in the last 10 years is paid for each year of contributions since 2007; 1.8% from 2002 to 2006; and 2% from 1976 to 2001.

The minimum annual old-age pension is 170,000 DJ francs.

The maximum annual old-age pension is 81% of the insured's average annual salary in the last 10 years.

Partial pension (Pension de retraite proportionnelle): The pension is proportionally reduced for each year of contributions less than the number of years required for a full pension.

Early pension (Pension de retraite anticipée): The pension is reduced for each year that it is claimed 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

Survivor pension (Pension de réversion)

Spouse's pension: 50% of the old-age pension the deceased received or was entitled to receive is paid to the widow(er). If there is more than one eligible widow(er), the pension is split equally.

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 child is 10% of the old-age pension the deceased received or was entitled to receive.

The maximum combined survivor pension is 80% of the old-age pension the deceased received or was entitled to receive.

Survivor settlement (Allocation de réversion): A lump sum of total employee and employer contributions is split equally among all eligible survivors.

Funeral grant (Frais funéraires): A lump sum is paid to cover the cost of the deceased's funeral.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First and current laws: 1989 (family allowances); 2006 (labor code); and 2014 (universal health insurance), implemented in 2015.

Type of program: Universal (medical benefits), social insurance (maternity and medical benefits), employer-liability (sickness, maternity, and paternity benefits), and social assistance (medical benefits) system.

Coverage

Universal: Residents of Djibouti.

Social insurance (cash maternity benefit): Salaried workers, including foreigners covered under bilateral agreement.

Social insurance (medical benefits): Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees; household workers; manual workers; dockworkers; self-employed persons; university students; and pensioners with monthly pensions less than 50,000 DJ francs and their dependents.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Needy residents of Djibouti.

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

Source of Funds

Insured person

Universal: None.

Social insurance (cash maternity benefit): None.

Social insurance (medical benefits): 2% of monthly covered earnings.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: None.

Social assistance: None.

Self-employed person

Universal: None.

Social insurance (cash maternity benefit): Not applicable.

Social insurance (medical benefits): 7% of monthly covered earnings.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: Not applicable.

Social assistance: None.

Employer

Universal: None.

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): 5% of monthly covered payroll.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Employer liability: The total cost.

Social assistance: None.

Government

Universal: The total cost.

Social insurance (cash maternity benefit): See source of funds under Family Allowances.

Social insurance (medical benefits): None; contributes as an employer.

Employer liability: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Cash sickness benefit (Congé de maladie, employer liability): There is no minimum qualifying period. Must provide a certificate from a registered medical practitioner.

Cash maternity benefit (Congé de maternité, social insurance): Must have at least three months of covered employment, notify the employer one month before the expected date of childbirth, and provide a certificate from a registered medical practitioner.

The maternity benefit is payable abroad under bilateral agreement.

Maternity and paternity benefits (employer liability): There is no minimum qualifying period.

Medical benefits (universal): There is no minimum qualifying period.

Medical benefits (Assurance Médicale Obligatoire [AMO], social insurance): There is no minimum qualifying period.

Medical benefits (Programme d'Assistance Sociale de Santé [PASS], social assistance, means tested): Must not be entitled to receive social insurance medical benefits.

Sickness and Maternity Benefits

Sickness benefit (Congé de maladie, employer liability): 50% of the employee's monthly basic earnings or total monthly earnings is paid from 15 days to nine months, depending on the length of employment with the employer and the type of employment.

Maternity benefit (Congé de maternité, social insurance and employer liability): 100% of the insured's monthly earnings is paid for 14 weeks (with the cost split equally between the social insurance program and the employer), including eight weeks before and six weeks after the expected date of childbirth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

Paternity benefit (Congé parental, employer liability): 100% of the employee's daily earnings is paid for up to three days.

Workers' Medical Benefits

Universal: Benefits include medical treatment provided by community health centers (such as immunizations and consultations for children younger than age 5; reproductive health services, including ultrasounds, family planning, and childbirth; and treatment for tuberculosis, malaria, and other public health epidemics).

Social insurance (Assurance Médicale Obligatoire [AMO]): Benefits include general practitioners, surgery, hospitalization, medicine, laboratory services, X-rays, specialized treatments, and transportation for medical purposes.

Social assistance (Programme d'Assistance Sociale de Santé [PASS], means tested): Benefits include medical treatment provided by general practitioners (such as consultations and childbirth), generic medicine, radiology (except for specialized medical imaging such as scans and ultrasounds), medical analyses prescribed by specialist doctors, and any necessary treatment in public hospitals related to these examinations.

Dependents' Medical Benefits

Universal: Dependents are covered in their own right (see Workers' Medical Benefits).

Social insurance (Assurance Médicale Obligatoire [AMO]): Benefits for dependents are the same as those for the insured.

Eligible dependents include spouses and children up to age 18 (no limit if disabled).

Social assistance (Programme d'Assistance Sociale de Santé [PASS], means tested): Benefits for dependents are the same as those for the primary beneficiary.

Eligible dependents include spouses and children.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

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

Work Injury

Regulatory Framework

First and current laws: 1957 (work injury and occupational diseases in overseas territories); 2002 (social security); 2006 (labor code); and 2014 (universal health insurance), implemented in 2015.

Type of program: Social insurance system.

Coverage

Salaried workers covered by the labor code, including private-sector employees and certain public-sector employees; apprentices; and trainees.

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

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1.2% of monthly covered payroll.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Must have worked for at least 12 months before

the disability began. Accidents must be reported within 48 hours by the employer; occupational diseases must be declared by the employee within two years after the first medical certification.

Temporary Disability Benefits

50% of the insured's daily salary is paid for the first 29 days of incapacity; thereafter, 75% of the daily 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 (Rente d'incapacité permanente): For an assessed degree of disability of 11% to 100%, a pension based on the insured's last annual earnings before the disability began and the assessed degree of disability is paid.

Constant-attendance allowance: 40% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Workers' Medical Benefits

See Sickness and Maternity.

Survivor Benefits

Survivor pension (Pension de survivants)

Spouse's pension: 30% of the deceased's annual salary is paid to the widow(er). If there is more than one widow(er), the pension is split equally.

The spouse's pension ceases upon remarriage.

Orphan's pension: 15% of the deceased's annual salary is paid for the first two eligible orphans; 10% for each additional orphan; 20% for each full orphan.

Eligible orphans include children younger than age 21.

The maximum combined survivor benefit is 85% of the deceased's annual salary.

Funeral grant (Allocation funéraire): A lump sum of 72,000 DJ francs is paid.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

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

Family Allowances

Regulatory Framework

First laws: 1969 and 1975.

Current laws: 1983 and 1989 (family allowances), and 2015 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Salaried workers covered by the labor code including private-sector employees and certain public-sector employees.

Exclusions: Self-employed persons and agricultural workers.

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

Social assistance: Needy residents of Djibouti.

Source of Funds

Insured

Social insurance: None.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 5.5% of monthly covered payroll.

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

The maximum monthly earnings used to calculate contributions are 400,000 DJ francs.

The employer's contribution also finances maternity benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Family allowance (Allocation familiale, social insurance): Paid for the first six dependent children younger than age 15 (age 18 if an apprentice and earning up to 50% of the legal monthly minimum wage; age 21 if a student or disabled) to the child(ren)'s main caregiver. The caregiver must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month.

The family allowance is payable abroad under reciprocal agreement.

Family cash transfer (Programme National de Solidarité Famille [PNSF], social assistance, means tested): Paid to households living in extreme poverty.

Means test: Beneficiary households are selected based on household surveys in urban areas; in rural areas they are selected through their communities based on vulnerability criteria laid out by the Executive Secretariat of Social Affairs (SESN).

Marriage allowance (Allocation de mariage, social insurance, income tested): 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.

Income test: Individual monthly income must not exceed 50,000 DJ francs.

The marriage allowance is payable abroad under reciprocal agreement.

Family Allowance Benefits

Family allowance (Allocations familiale, social insurance): 1,400 DJ francs a month is paid for each eligible child, up to six children.

Schedule of payments: The family allowance is paid quarterly.

Family cash transfer (Programme National de Solidarité Famille [PNSF], social assistance, means tested): 30,000 DJ francs a quarter is paid to each eligible household. The benefit may be increased for households caring for a family member with a disability or older than age 70.

Marriage allowance (Allocation de mariage, social insurance, income tested): 2,500 DJ francs a month is paid.

Schedule of payments: The marriage allowance is paid quarterly.

Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration provides general supervision.

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

Executive Secretariat of Social Affairs (SESN) administers the social assistance program.