

# Equatorial Guinea

Policies as of 1 July 2022. Updated via a country survey and desk review.

Currency: CFA franc BEAC (XAF)

## Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

## Old age, disability and survivors

### Branch overview

Type of programme

Social insurance

### Regulatory framework

Year	Law name and number	Additional information
1984 implemented in 1990	<a href="#">Social Security Act</a>	Implemented via Decree no. 100.

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Employees, including public-sector employees, civil servants, and military personnel.	Self-employed persons.	Foreign nationals employed by international organizations.	Citizens only.

## Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
<b>Social insurance</b>				
Employees (+)	<b>Covered person:</b> 4.5%.  <b>Employer:</b> 21.5%.	Gross monthly covered earnings.  <b>Minimum:</b> The legal monthly minimum wage (see Annex).  <b>Maximum:</b> No maximum.	At least 25% of annual social security receipts; contributes as an employer.	Contributions also finance Medical benefits (social insurance) under Health and long-term care benefits and Social insurance under Sickness and maternity, Accidents at work and occupational diseases and Family and household benefits.
Self-employed	26%.	Monthly covered declared earnings.  <b>Minimum:</b> 300,000 CFA francs a month.  <b>Maximum:</b> No maximum.	At least 25% of annual social security receipts.	Contributions also finance Medical benefits (social insurance) under Health and long-term care benefits and Social insurance under Sickness and maternity, Accidents at work and occupational diseases and Family and household benefits.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Old-age benefits

### Old-age pension - Social insurance

#### Qualifying conditions

<b>Age requirements</b>	Men: 60	Women: 60	Legislated increases: No information.
<b>Minimum qualifying period</b>	With at least 120 months of contributions, including at least 60 months in the 10 years before retirement.		Legislated increases: No information.
<b>Employment conditions</b>	Employment must cease.		
<b>Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.</b>	The required contribution period is reduced for public officials and military personnel who were aged 50 to 60 when the law was implemented.		

#### Benefit details

<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	40% of the reference earnings plus 2% of average monthly earnings for each year of contributions exceeding 10 years.
<b>Minimum benefit</b>	117.304 CFA francs a month.
<b>Maximum benefit</b>	80% of the insured's reference earnings (a month).
<b>Reference earnings for benefit calculation</b>	The insured's average monthly earnings in the last two years.
<b>Benefit adjustments</b>	Legally mandated. Adjusted every five years.
<b>Additional information</b>	The old-age pension may not be combined with another social insurance pension.

## Disability benefits

### Disability pension - Social insurance

#### Qualifying conditions

<b>Qualifying conditions</b>	(A) Must be assessed with a total (100%) loss of capacity for any work or a total (100%) loss of capacity for usual work and have at least 60 consecutive months of contributions immediately before the disability began. (B) Must be assessed with a total (100%) loss of capacity for any work and require constant attendance of others to perform daily functions, and have at least 60 consecutive months of contributions immediately before the disability began. Benefits may be suspended if the insured fails to undergo required medical examinations.
------------------------------	--

#### Benefit details

<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	(A) 40% of the reference earnings is paid; (B) 80% of the reference earnings is paid.
<b>Minimum benefit</b>	117.304 CFA francs a month.
<b>Reference earnings for benefit calculation</b>	The insured's average monthly earnings are normally based on the insured's earnings in the last three months before the disability began (an alternative period may be used under certain conditions).
<b>Benefit adjustments</b>	Legally mandated. Adjusted every five years.
<b>Benefit duration</b>	No limit for a total loss of capacity for any work; up to six months for a total loss of capacity for usual work.

#### Constant-attendance allowance

Name	Qualifying conditions	Amount
Constant-attendance allowance	See qualifying conditions.	See benefit amount.

#### Reduced benefit for a partial disability

Name	Qualifying conditions	Amount
Partial disability	Paid for an assessed loss of capacity for usual work of at least 66% but less than 100%.	40% of the insured's average monthly earnings is paid for up to three months.

## Survivor benefits

### Survivor pension - Social insurance

#### Qualifying conditions

<b>Qualifying conditions</b>	The deceased received or was entitled to receive an old-age or disability pension, or had at least 60 months of contributions.
<b>Eligible survivors</b>	A widow aged 30 or older (no age limit if assessed with a disability or raising children), a dependent widower with a disability, and orphans younger than age

	14 (age 18 if a student; no limit if disabled). If there is no eligible widow(er) or orphan, the pension is paid to the deceased's or spouse's dependent parent aged 60 or older (no limit if disabled), or to another dependent relative.		
<b>Remarriage conditions</b>	The pension ceases upon remarriage.		
<b>Benefit details</b>			
<b>Benefit calculation rules</b>	Wage replacement		
<b>Benefit amount</b>			
<i>Spouse/partner</i>	40% of the reference earnings is paid; if the deceased was receiving an old-age or disability pension, 80% of the deceased's pension.	Minimum: No information.	Maximum: No information.
<i>Dependent children</i>	Up to 20% of the deceased's average monthly earnings; 40% for full orphans or for half orphans if the spouse's pension ceases.	Minimum: No information.	Maximum: See amount.
<i>Other dependents</i>	40% of the reference earnings is paid to a dependent parent (80% if the deceased was a pensioner); if there is no dependent parent, 40% of the reference earnings is paid to a dependent relative.	Minimum: No information.	Maximum: No information.
<b>Reference earnings for benefit calculation</b>	Average monthly earnings are normally based on the deceased's earnings in the last two years before death (an alternative period may be used under certain conditions).		
<b>Benefit adjustments</b>	Legally mandated. Adjusted every five years.		
<b>Benefit duration</b>	Up to 24 months (if the widow is younger than age 30 and has no children); age restrictions apply for orphans (see qualifying conditions); up to 24 months for other eligible dependents.		

### Funeral grant - Social insurance

<b>Qualifying conditions</b>	
<b>Qualifying conditions</b>	Paid when an insured person or an old-age or disability pensioner dies.
<b>Eligible survivors</b>	The deceased's spouse, children, and other family members who were living with the deceased at the time of death, or the person who paid for the funeral.
<b>Benefit details</b>	
<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	A lump sum of two times the reference earnings is paid if the deceased was employed at the time of death; otherwise, two times the monthly old-age or disability pension the deceased received or was entitled to receive.
<b>Reference earnings for benefit calculation</b>	The deceased's monthly earnings.

## Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Labour, Employment Promotion, and Social Security	General supervision and regulation.	Social insurance
Social Security Institute	Programme administration and delivery; Collection of contributions.	Social insurance

## Health and long-term care benefits

### Branch overview

Type of programme	Programme name
Social insurance	Sanitary assistance

**Note:** Long-term care benefits: A constant attendance allowance is paid as a supplement to the Disability pension (see details under Old age, disability and survivors) and the Permanent disability pension (see details under Accidents at work and occupational diseases).

### Regulatory framework

Year	Law name and number	Additional information
1984 implemented in 1990	<a href="#">Social Security Act</a>	Implemented via Decree no. 100.

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Employees, including public-sector employees, civil servants, and military personnel; and old-age, disability, and survivor pensioners (medical benefits only).	Self-employed persons.	Citizens only.

### Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors".

### Health benefits

#### Medical benefits - Social insurance

##### Qualifying conditions

Qualifying conditions	There is no minimum qualifying period.
Eligible dependents	A wife, a dependent husband with a disability, dependent children younger than age 14 (age 18 if a student, no limit if disabled); and dependent parents, brothers and siblings under certain conditions.

##### Benefit details

Services covered	Benefits include medical care for up to 26 weeks, according to a schedule in law.
Approved service providers and service conditions	Providers under agreement with the Social Security Institute.
Cost sharing	The insured pays 25% of the cost of medical care and 50% of the cost of medicine; medicine during hospitalization, pregnancy, and the postnatal period are free.
Benefit duration	Up to 26 weeks.
Services covered for dependents	The same as those for the primary beneficiary.
Benefit duration for dependents	The same duration as the primary beneficiary.

Administrative organization		
Organization	Role in relation to programme	Related programme(s)
Ministry of Labour, Employment Promotion, and Social Security	General supervision and regulation.	Social insurance
Social Security Institute	Programme administration and delivery; Collection of contributions.	Social insurance

## Sickness and maternity

### Branch overview

#### Type of programme

Social insurance

### Regulatory framework

Year	Law name and number	Additional information
1984 implemented in 1990	<a href="#">Social Security Act</a>	Implemented via Decree no. 100.

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Employees, including public-sector employees, civil servants, and military personnel.	Self-employed persons.	Citizens only.

### Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors".
Social insurance	Self-employed	Financing is reported under "Old age, disability and survivors".



## Sickness benefits

### Sickness benefit - Social insurance

#### Qualifying conditions

<b>Qualifying conditions</b>	Must have paid contributions in each of the last 12 months and be undergoing medical treatment.
------------------------------	---

#### Benefit details

<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	50% of the reference earnings.
<b>Reference earnings for benefit calculation</b>	The insured's average daily earnings in the three months before the incapacity began.
<b>Benefit duration</b>	Up to 26 weeks.
<b>Extension</b>	May be extended under certain conditions.
<b>Waiting period</b>	A three-day waiting period.

## Maternity benefits

### Maternity benefit - Social insurance

#### Qualifying conditions

<b>Qualifying conditions</b>	Must have at least 12 months of contributions immediately before childbirth and provide a medical certificate.
------------------------------	--

#### Benefit details

<b>Benefit calculation rules</b>	Wage replacement
<b>Amount</b>	75% of the reference earnings.
<b>Reference earnings for benefit calculation</b>	The insured's average daily earnings in the three months before the maternity leave began.
<b>Benefit duration</b>	For 12 weeks (six weeks before and six weeks after the expected date of childbirth).

#### Benefit supplements or sub-benefits

<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Partial benefit	Paid if the insured has less than 12 months of contributions immediately before childbirth.	A lump sum of two times the insured's monthly earnings.

## Administrative organization

<b>Organization</b>	<b>Role in relation to programme</b>	<b>Related programmes</b>
Ministry of Labour, Employment Promotion, and Social Security	General supervision and regulation.	Social insurance
Social Security Institute	Programme administration and delivery; Collection of contributions.	Social insurance

## Accidents at work and occupational diseases

### Branch overview

#### Type of programme

Social insurance

### Regulatory framework

Year	Law name and number	Additional information
1984 implemented in 1990	<a href="#">Social Security Act</a>	Implemented via Decree no. 100.

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Employees, including public-sector employees, civil servants, and military personnel.	Self-employed persons.	Citizens only.

### Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors".
Social insurance	Self-employed	Financing is reported under "Old age, disability and survivors".

### Temporary work-injury benefits

#### Temporary disability benefit - Social insurance

##### Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.
-----------------------	---

##### Benefit details

Benefit calculation rules	Wage replacement
Amount	50% of the reference earnings.
Reference earnings for benefit calculation	The insured's average daily earnings in the three months before the incapacity began.
Benefit duration	Up to 26 weeks.
Waiting period	A three-day waiting period.

### Permanent work-injury benefits

#### Permanent disability pension - Social insurance

##### Qualifying conditions

<b>Qualifying conditions</b>	(A) Must be assessed with a work injury or occupational disease and a total (100%) loss of capacity for any work or a total (100%) loss of capacity for usual work. (B) Must be assessed with a work injury or occupational disease and a total (100%) loss of capacity for any work and require constant attendance of others to perform daily functions There is no minimum qualifying period. The work injury permanent disability pension cannot be paid at the same time as the old-age pension. Benefits can be suspended if the insured fails to undergo required medical examinations.	
<b>Benefit details</b>		
<b>Benefit calculation rules</b>	Wage replacement	
<b>Amount</b>	(A) 50% of the insured's reference earnings; (B) 100% of the insured's reference earnings.	
<b>Minimum benefit</b>	117.304 CFA francs a month.	
<b>Reference earnings for benefit calculation</b>	The average monthly earnings are normally based on the insured's earnings in the last three months before the disability began (an alternative period may be used under certain conditions).	
<b>Benefit adjustments</b>	Legally mandated. Adjusted every five years.	
<b>Benefit duration</b>	Up to 48 months if the insured is assessed with a total (100%) loss of capacity for usual work.	
<b>Constant-attendance allowance</b>		
<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Constant-attendance allowance	See qualifying conditions.	See benefit amount.
<b>Reduced benefit for a partial disability</b>		
<b>Name</b>	<b>Qualifying conditions</b>	<b>Amount</b>
Partial disability benefit	An assessed degree of disability of less than 100%.	For an assessed loss of capacity for usual work of at least 66% but less than 100%, 50% of the insured's average monthly earnings is paid for up to 24 months.

## Medical work-injury benefits

### Medical benefits - Social insurance

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.	
<b>Benefit details</b>		
<b>Services covered</b>	Benefits include free medical care, hospitalization, and medicine.	

## Survivor's work-injury benefits

### Survivor pension - Social insurance

<b>Qualifying conditions</b>		
<b>Qualifying conditions</b>	The deceased had been assessed with a work injury or occupational disease. There is no minimum qualifying period.	
<b>Eligible survivors</b>	A widow aged 30 or older (no age limit if assessed with a disability or raising children); a dependent widower with a disability; orphans younger than age 14 (age 18 if a student; no limit if disabled). If the absence of a widow(er) or orphan, deceased's or spouse's dependent parent aged 60 or older (no limit if disabled), or another dependent relative.	
<b>Remarriage conditions</b>	The pension ceases upon remarriage.	
<b>Benefit details</b>		

<b>Benefit calculation rules</b>	Wage replacement		
<b>Benefit amount</b>			
<i>Spouse/partner</i>	50% of the reference earnings is paid to a widow(er); if the deceased was a disability pensioner, 80% of the deceased's pension.	Minimum: No information.	Maximum: No information.
<i>Dependent children</i>	Calculated in the same way as the orphan's pension under Old age, disability, and survivors.	Minimum: No information.	Maximum: No information.
<i>Other dependents</i>	Calculated in the same way as the other dependent's pension under Old age, disability, and survivors.	Minimum: No information.	Maximum: No information.
<b>Reference earnings for benefit calculation</b>	The deceased's monthly earnings.		
<b>Benefit adjustments</b>	Legally mandated. Adjusted every five years.		
<b>Benefit duration</b>	Up to 24 months (If the widow is younger than age 30 and has no children); age restrictions apply for other widows (see qualifying conditions).		

### Funeral grant - Social insurance

<b>Qualifying conditions</b>	
<b>Qualifying conditions</b>	The deceased had been assessed with a work injury or occupational disease. There is no minimum qualifying period.
<b>Eligible survivors</b>	The deceased's spouse, children, and other family members who were living with the deceased at the time of death, or the person who paid for the funeral.
<b>Benefit details</b>	
<b>Benefit details</b>	See benefit amount under "Funeral grant (social insurance)", under "Old age, disability and survivors".

### Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Labour, Employment Promotion, and Social Security	General supervision and regulation.	Social insurance
Social Security Institute	Programme administration and delivery; Collection of contributions.	Social insurance

## Unemployment

### Branch note

Severance pay exists: In the case of termination of employment without cause, the labour code of 2012 requires that employers provide severance pay equal to 45 days of the employee's salary for each year of employment. In the case of termination due to economic, technological, or structural causes, at least three months of the employee's salary is paid if the employee had been continuously employed for at least three years.

## Family and household benefits

### Branch overview

#### Type of programme

Social insurance

### Regulatory framework

Year	Law name and number	Additional information
1984 implemented in 1990	<a href="#">Social Security Act</a>	Implemented via Decree no. 100.

### Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Social insurance	Employees, including public-sector employees, civil servants and military personnel.	Self-employed persons.	Citizens only.

### Source of funds

Programme name	Persons covered	Notes
Social insurance	Employees (+)	Financing is reported under "Old age, disability and survivors".

## Family and household benefits

### Family allowance - Social insurance

#### Qualifying conditions

Qualifying conditions	Paid for eligible dependents. Eligible dependents include a wife, children younger than age 14 (age 18 if a student, no limit if disabled), a dependent parent or spouse's parent aged 60 or older (no limit if disabled), and dependent orphan siblings younger than age 14 (age 18 if a student, no limit if disabled) or with a disabled siblings (any age).
-----------------------	---

#### Benefit details

Amount	Benefits are determined based on a family point system set by law.
--------	--

### Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Labour, Employment Promotion, and Social Security	General supervision and regulation.	Social insurance
Social Security Institute	Programme administration and delivery; Collection of contributions.  Note: Working through the Family Fund.	Social insurance

## Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 July 2022)	Additional information
Legal monthly minimum wage	Monthly	From 129,035 CFA francs (construction) to 258,068 CFA francs (oil sector), depending on the economic sector	