Angola

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

Currency: kwanza (AOA)

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

Note: A special system exists for firefighters, military, intelligence, police, and correctional personnel and certain war veterans.

Regulatory framework

Year	Law name and number
2004	Law no. 7/04 (on the basis of social protection)
2005	Decree no. 50/05 (on survivor pension and death grant)
2008	Decree 41/08 (on members of the clergy)
2008	Decree no. 42/08 (on self-employed persons)
2008	Decree 40/08 (on old age pension)
2016	Presidential decree no. 155/16 (on social protection for household workers)
2017	Decree no. 667/17 of 14 December (on social insurance inspection)
2018	Presidential decree no. 227 of 27 September (on contribution rates)
2020	Presidential decree no. 295/20 of 18 November (on mandatary social protection)
2020	Decree 299/20 (on old age pension)
2022	Presidential decree no. 12/22 of 17 January (on measure of social protection employment, young)
2022	Presidential decree no. 86/22 of 12 April (on mandatory of social protection for professional sports)
2022	Presidential decree no. 97/22 of 2 May (on social insurance protection for the self-employed)
2022	Presidential decree no. 110/22 of 12 May (on social protection for the insured without an employment relationship)
2022	Presidential decree no. 161/22 of 20 June (on a sustainability indicator social insurance protection)
2022	Presidential decree no. 227/18 of 27 September (on linkages and contributions to social insurance protection)

Coverage

Programme	Mandatory coverage	Citizenship conditions
Social insurance	Employees, including public-sector employees not covered by a special system, foreign nationals covered under bilateral agreements, and household workers; and self-employed persons.	Citizens only.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	**Covered person:** 3% (in general). Note: 3% (full benefits) or 2% (partial benefits for household workers). **Employer:** 8% (in general). Note: 8% (full benefits) or 6% (partial benefits for household workers).	Gross monthly earnings. **Minimum:** The legal monthly minimum wage for agricultural workers (see annex).	None; contributes as an employer.	Contributions also finance Cash maternity benefits (social insurance) under Sickness and maternity. Contributions also finance family allowances under Family and household benefits.
Self-employed	11% (full benefits) or 8% (partial benefits) [in general]; 7% (old-age and survivor benefits) or 5% (old-age benefits, death grant, and funeral grant) [for members of the clergy].	Monthly declared earnings. **Minimum:** The legal monthly minimum wage for agricultural workers (self-employed persons); four times the legal monthly minimum wage (members of the clergy). See annex. **Maximum:** 35 times the legal monthly minimum wage for agricultural workers (self-employed persons); 15 times the legal monthly minimum wage (members of the clergy). See Annex.	None.	The self-employed person must choose between full and partial benefits. Contributions also finance Cash maternity benefits (social insurance) under Sickness and maternity (except for household workers who choose to contribute for partial 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			
Age requirements	Men: (A) 60; (B) at any age (according to contributions made).	Women: (A) 60; (B) at any age (according to contributions made).	Legislated increases: No information.
Minimum qualifying period	(A) With at least 180 months of contributions; (B) with at least 420 months of contributions.		Legislated increases: No information.
Reduced requirements for childrearing periods	The retirement age for women is reduced by one year for each childbirth.		

Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Retirement is possible up to 10 years before the standard retirement age with at least 180 months of contributions in hazardous or arduous working conditions.	
Payment of benefit abroad	Paid only under reciprocal agreement.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	The reference earnings multiplied by the number of months of contributions, divided by 420.	
Minimum benefit	30,894 kwanzas.	
Maximum benefit	607,874 kwanzas.	
Reference earnings for benefit calculation	The insured's average monthly earnings in the last 36 months (12 months for civil servants).	
Reduced benefit for insufficient contributions		
Name	**Qualifying conditions**	**Amount**
Old-age allowance	Age 60 and unemployed with at least 120 months but less than 180 months of contributions.	30% of the insured's average monthly earnings in the last 12 months.

Survivor benefits

Permanent survivor pension – Social insurance

Qualifying conditions	
Qualifying conditions	The deceased had at least 36 months of contributions in the five years before death.
Eligible survivors	A widow(er) and parents aged 50 or older at the time of the deceased's death who are unable to work, and orphans assessed with a significant loss of earning capacity.
Payment of benefit abroad	Paid only under reciprocal agreement.
Remarriage conditions	The pension ceases upon remarriage.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	70% of reference earnings is split among eligible survivors in proportions determined by law.
Minimum benefit	The legal monthly minimum wage for agricultural workers.
Reference earnings for benefit calculation	The insured's last monthly earnings.

Death grant – Social insurance

Qualifying conditions	
Qualifying conditions	The deceased had at least six months of coverage and at least three months (36 months for members of the clergy) of contributions.
Eligible survivors	A widow(er) and orphans; if there is no widow(er) or orphans, the grant may be paid to the deceased's parents, a divorced spouse who was receiving alimony and has not remarried, or the legal heir.
Payment of benefit abroad	Paid only under reciprocal agreement.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	A lump sum of six times the deceased's old-age pension at the time of death or the deceased's average monthly earnings in the last 12 months. The grant is split equally among the widow(er) and orphans. If there is no widow(er) or orphan, the grant is paid to other eligible survivors.

Funeral grant – Social insurance

Qualifying conditions	
Qualifying conditions	The deceased was employed and had at least three months (12 months for members of the clergy) of contributions in the 12 months immediately before death.
Eligible survivors	A widow(er) or orphans.
Payment of benefit abroad	Paid only under reciprocal agreement.
Benefit details	
Benefit calculation rules	Flat-rate amount
Amount	A lump sum of 25,000 kwanzas.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Public Administration, Labour, and Social Security	General supervision and regulation.	Social insurance	
National Institute of Social Security	Programme administration and delivery; Collection of contributions.	Social insurance	Under the supervision of the Ministry of Public Administration, Labour, and Social Security.

Health and long-term care benefits

Branch overview

Type of programme
Universal system

Regulatory framework

Year	Law name and number
1992	Law no. 21/92 (on the basis of the health system)
2003	Decree no. 54/03 (on health services)

Coverage

Programme	Mandatory coverage	Citizenship conditions
Universal	Citizens of Angola.	Citizens only.

Source of funds

Programme name	Persons covered	Notes
Universal	All covered persons	The government pays the total cost.

Health benefits

Medical benefits – Universal	
Qualifying conditions	
Qualifying conditions	No minimum qualifying period.
Benefit details	
Services covered	Benefits include free primary health care and specialist care with co-payments.
Approved service providers and service conditions	Care in public hospitals and health centres is covered.

Administrative organization

Organization	Role in relation to programme	Related programme(s)
Ministry of Health	General supervision and regulation; Programme administration and delivery.	Universal

Sickness and maternity

Branch overview

Type of programme	Programme name
Social insurance	Cash maternity benefits
Employer-liability system	Cash sickness benefits

Note: A special system exists for firefighters, military, intelligence, police, and correctional personnel.

Regulatory framework

Year	Law name and number
2004	Law no. 7/04 (on the basis of social protection)
2011	Presidential decree no. 8/11 (on maternity and family benefits)
2015	Law No.7/15 (on labour)

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Cash maternity benefits (social insurance)	Employees, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and self-employed persons.	Household workers.		Citizens only.
Cash sickness benefit (employer liability)	Private-sector employees.		Self-employed persons.	No information.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions	Additional information
Cash maternity benefits (social insurance)			
Employees (+)			Financing is reported under "Old age, disability and survivors".
Self-employed			Financing is reported under "Old age, disability and survivors".
Cash sickness benefit (employer liability)			
Employees (+)	**Covered person:** None. **Employer:** The total cost.	None.	

[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.)

Sickness benefits

Sickness benefit – Cash sickness benefit (employer liability)

Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period.

Benefit details	
Benefit calculation rules	Wage replacement
Amount	For employees in large and medium-sized enterprises, 100% of the reference earnings is paid for the first two months plus 50% from the third to the 12th month. For employees in small and microenterprises, 50% of the reference earnings.
Reference earnings for benefit calculation	The employee's monthly earnings.
Benefit duration	Up to 90 days.

Maternity benefits

Maternity benefit – Cash maternity benefits (social insurance)

Qualifying conditions	
Qualifying conditions	Must have at least six months of contributions in the last 12 months.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly earnings in the six months before the maternity leave began.
Benefit duration	For three months; for four months in case of multiple births; 45 days in case of a stillbirth.

At-risk pregnancy benefit – Cash maternity benefits (social insurance)

Qualifying conditions	
Qualifying conditions	Must have at least six months of contributions in the last 12 months and be assessed with a high-risk pregnancy. The Provincial Health Committee assesses the pregnancy risk.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly earnings in the six months before the prenatal leave began.
Benefit duration	Up to 180 days, from the assessment of a high-risk pregnancy until childbirth.

Breastfeeding benefit – Cash maternity benefits (social insurance)

Qualifying conditions	
Qualifying conditions	Must have at least three months of contributions in the last 12 months. Children must be vaccinated in accordance with Ministry of Health regulations.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	For an insured person with monthly earnings of up to five times the legal monthly minimum wage for agricultural workers, 1,500 kwanzas a month is paid for each child younger than age 3; for monthly earnings above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 1,000 kwanzas a month is paid; for monthly earnings above 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid.
Reference earnings for benefit calculation	See amount.
Schedule of payments	Annually.
Benefit duration	Paid until the child reaches age 3.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
National Institute of Social Security	Programme administration and delivery.	Cash maternity benefits (social insurance)	Under the supervision of the Ministry of Public Administration, Labour, and Social Security.
Employers	Payment/delivery of benefits. Note: Pay cash sickness benefits directly to employees.	Cash sickness benefit (employer liability)	

Accidents at work and occupational diseases

Branch overview

Type of programme	Additional information
Employer-liability system	Provided through a private carrier. A separate system for public-sector employees has not yet been implemented. The employer and public institutions can self-insure if they meet certain solvency requirements and can guarantee medical care services.

Note: A 2008 law extending the social insurance programme coverage to self-employed persons has been partially implemented. Provisions of the law are included in the profile.

Regulatory framework

Year	Law name and number
2004	Law no. 7/04 (on the basis of social protection)
2005	Decree no. 53/05 (on work injury and occupational disease)

Coverage

Programme	Mandatory coverage	Voluntary coverage	Citizenship conditions
Employer liability	Private-sector employees.	Self-employed persons.	No information.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
Employer liability		
Employees (+)	**Covered person:** None. **Employer:** The total cost (pays insurance premiums).	None.
Self-employed	The total cost of self-insurance.	None.

[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.)

Temporary work-injury benefits

Temporary disability benefit – Employer liability	
Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement

Amount	65% of the reference earnings is paid. In case of hospitalization, 100% of the reference earnings is paid for the first 30 days, 75% thereafter if the condition persists.
Reference earnings for benefit calculation	The employee's last daily earnings.

Permanent work-injury benefits

Permanent disability benefit – Employer liability

Qualifying conditions		
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law.	
Accidents during commute	Covered.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	For a total loss of work capacity in the usual occupation, 50% to 70% of the reference earnings based on the assessed loss of work capacity. For a total loss of capacity for any work, 80% of the reference earnings.	
Maximum benefit	100% of the employee's average monthly earnings in the last 12 months.	
Reference earnings for benefit calculation	The employee's normal gross monthly earnings (work injury) or his or her average monthly earnings in the last 12 months (occupational diseases).	
Reduced benefit for a partial disability		
Name	**Qualifying conditions**	**Amount**
Partial disability benefit	A partial loss of work capacity in the usual occupational.	70% of the employee's lost earnings.
Additional information	If the employee is assessed with a total loss of capacity for any work, family allowances are also paid for each eligible family member.	

Medical work-injury benefits

Medical benefits – Employer liability

Qualifying conditions	
Qualifying conditions	Must be assessed with a work injury or occupational disease. Occupational diseases are specified by law.
Accidents during commute	Covered.
Benefit details	
Services covered	Benefits include necessary medical treatment, hospitalization, medicine, surgery, specialist treatment, rehabilitation, and prostheses.

Survivor's work-injury benefits

Survivor pension – Employer liability

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. Occupational diseases are specified by law. A divorced spouse receiving alimony at the time of the employee's death may be eligible for the spouse's pension.
Accidents during commute	Covered.
Eligible survivors	A widow(er), up to three orphans up to age 18 (age 25 if a student) or up to three surviving parents or grandparents.
Benefit details	
Benefit calculation rules	Wage replacement
Benefit amount	

Spouse/partner	30% of the reference earnings is paid to a widow (er) younger than age 60; 40% if aged 60 or older or if assessed with a loss of working capacity.	Minimum: No information.	Maximum: No information.
Dependent children	20% of the reference earnings is paid to each orphan, up to three.	Minimum: No information.	Maximum: No information.
Other dependents	10% of the reference earnings is paid to each surviving parent or grandparent, up to three.	Minimum: No information.	Maximum: No information.
Reference earnings for benefit calculation	The employee's gross monthly earnings.		
Benefit duration	Age restrictions apply for orphans (see qualifying conditions); no information for other eligible dependents.		

Death grant – Employer liability

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. Occupational diseases are specified by law.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	A lump sum of six times the reference earnings is paid (50% to the widow(er) and 50% to the orphans; 100% with only one dependent survivor).
Reference earnings for benefit calculation	The employee's base earnings.

Funeral grant – Employer liability

Qualifying conditions	
Qualifying conditions	The deceased had been assessed with a work injury or occupational disease. Occupational diseases are specified by law.
Accidents during commute	Covered.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	The cost of the funeral is paid, up to two times the employee's earnings at the time of death.
Reference earnings for benefit calculation	The employee's earnings at the time of death.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Public Administration, Labour, and Social Security	General supervision and regulation.	Employer liability	
National Institute of Social Security	General supervision and regulation.	Employer liability	Under the supervision of the Ministry of Public Administration, Labour, and Social Security.
Employers	Payment/delivery of benefits. Note: Insures through private carriers.	Employer liability	

Unemployment

Branch note

Severance pay exists: Under the 2015 labour law, employers must provide employees with severance pay for dismissal due to: unfair disciplinary dismissal, wrongful collective dismissal, the employer´s insolvency, restructuring, economic conditions, and for technological reasons. For unfair disciplinary dismissal or wrongful collective dismissal, the payment amount is the number of years of service at the time of dismissal multiplied by a percentage of the employee's basic salary (50% for employees of large enterprises; 30% for medium-sized enterprises; 20% for small enterprises; or 10% for microenterprises). For dismissal due to economic conditions, the benefit is the number of years of service multiplied by a percentage of the employee's basic salary at the time of dismissal: 100% for up to five years of service or 50% for more than five years (large enterprises); 100% for up to three years of service or 40% for more than three years (medium-sized enterprises); 100% for up to two years of service or 30% for more than two years (small enterprises); and 100% for up to two years or 20% for more than two years (microenterprises). An additional benefit may be paid to employees dismissed due to wrongful termination or economic conditions.

Family and household benefits

Branch overview

Type of programme
Social insurance

Note: A special system exists for firefighters, military, intelligence, police, and correctional personnel.

Regulatory framework

Year	Law name and number
2004	Law no. 7/04 (on the basis of social protection)
2011	Presidential decree no. 8/11 (on maternity and family benefits)

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Social insurance	Employees, including public-sector employees not covered by a special system and foreign nationals covered under bilateral agreements; and pensioners.	Self-employed persons and members of the clergy.	Citizens only.

Source of funds

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

Family and household benefits

Family allowance – Social insurance	
Qualifying conditions	
Qualifying conditions	Paid for up to five children aged 3 to 14 whose parents are employed or receive an old-age pension. Children must be vaccinated in accordance with Ministry of Health regulations, and regularly attend school.
Benefit details	
Benefit calculation rules	Progressive amount (income-related)
Amount	For an insured person with monthly income (either from earnings or a pension) up to five times the legal monthly minimum wage for agricultural workers, 800 kwanzas a month is paid for each eligible child; for monthly income above five times and up to 10 times the legal monthly minimum wage for agricultural workers, 500 kwanzas a month is paid for each child; for monthly income above 10 times the legal monthly minimum wage for agricultural workers, 300 kwanzas a month is paid for each child.
Benefit duration	Age restrictions apply (see qualifying conditions).

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
Ministry of Public Administration, Labour, and Social Security	General supervision and regulation.	Social insurance	
National Institute of Social Security	Programme administration and delivery; Collection of contributions. Note: Pays benefits to pensioners.	Social insurance	Under the supervision of the Ministry of Public Administration, Labour, and Social Security.

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

Full description	Periodicity	Amount (on 1 July 2022)	Additional information
Legal national monthly minimum wage	Monthly	32,181.15 kwanzas	
Legal monthly minimum wage for agricultural workers	Monthly	32,181.15 kwanzas	