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# **UNDERSTANDING SOCIAL SECURITY**

Edition, 2018



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## 1 INTRODUCTION

Rwanda Social Security Board (RSSB) was established by the law No.45/2010 of 14/12/2010 that determines its mission, organization and functioning. This institution was established after the merger of Social Security Fund of Rwanda (SSFR) with Rwanda Medical Insurance (RAMA). The above Law was modified and completed by the law No 04/2015 of 11/03/2015 and gave RSSB the responsibility to manage Community-Based Health Insurance (CBHI). The mandate of the institution is to administer social security in the country.

The branches currently managed: Pensions, occupational hazard insurance, medical insurance, Community-Based Health Insurance (CBHI) and maternity leave benefits insurance.

RSSB as a financial institution is supervised by the National Bank of Rwanda according to the banking law N°55/2007 of 30/11/2007 whereas its activities are overseen by the Ministry of Finance and Economic Planning.

### **Mission**

To provide high quality social security services, ensure efficient contribution collection, benefits provision, management and investment of members' funds.

### **Vision**

To envision a comprehensive social security system that addresses the social security needs of all Rwandans.

### **RSSB Corporate Values**

In trying to achieve our mission and vision, we serve with empathy, creativity, integrity and determination by the following ICARE principles.

- Integrity
- Collaboration
- Accountability
- Respect
- Excellent



## **The Main Responsibilities of RSSB**

- To manage and promote pension, medical insurance, occupational hazards insurance, maternity leave insurance, contributions before retirement and other necessary schemes;
- To register employers, employees, beneficiaries and self-insured persons in various schemes managed by RSSB;
- To collect and manage contributions as provided by laws;
- To receive and manage donations;
- To pay benefits for or to beneficiaries;
- To make investments in accordance with laws;
- To contribute to the elaboration of social security policy;
- To advise the Government on matters relating to social security;
- To establish relations and collaborate with other regional or international institutions with similar mission.
- To continue providing medical care for retirees who have monthly pension benefits.

## 2 PENSION SCHEME BRANCH

### What are the contributions?

#### ❖ Mandatory insurance

Enrolling for pension benefits is compulsory for the following individuals:

- All employees governed by the Law regulating labor in Rwanda regardless of nationality, type of contract, duration of the contract or the amount of wages;
- Employees governed by the General Statutes for Public Service and civil servants governed by special statutes;
- Political appointees;
- Employees of international organizations, national non-governmental organizations, international non-governmental organizations, faith based organizations and employees of Embassies accredited to Rwanda.

#### **NB:**

Employees working for an enterprise operating in Rwanda but seconded to work for the same enterprise in another country shall remain subjected to pension scheme applicable in Rwanda provided the duration of work does not exceed twelve (12) months.

Employees working for an enterprise operating abroad but seconded to work for the same enterprise in Rwanda remain subject to the pension scheme to which they are affiliated provided the duration of work does not exceed twelve (12) months. And this shall apply subject to international conventions ratified by Rwanda.



**The contribution rates are 3% of gross salary of employee minus transport allowances, paid by the employer and 3% by the employee.**

**Declaration and remittance of contribution to mandatory pension scheme are made on monthly basis; not later than the 15<sup>th</sup> day of the month following the month to which the contributions relate.**

#### ❖ **Voluntary insurance**

There is also the option for individuals to enrol as a voluntary member. Voluntary insurance is when a person who is not subjected to social security by the law decides to join the scheme as an individual. This can be achieved by applying to join the scheme and paying the required contribution rate of 6% of the salary that he or she has fixed.

Any person who contributed under mandatory pension scheme and unable to continue meeting those conditions can voluntarily apply to remain a member of the scheme. The salary used as the basis for calculating the contribution shall not be less than the basic salary and may not exceed one hundred and thirty per cent (130%) of final salary used as the basis for calculating contributions. This salary cannot increase by more than thirty per cent (30%) every three (3) years.

The right to apply for voluntary insurance can also accorded to self-employed persons who have never been members of the mandatory pension as long as they are not above 50 years of age. The salary used as the basis for calculating contributions shall not be less than the basic salary and cannot increase by more than thirty per cent (30%) every three (3) years.

#### ❖ **Required documents for applying in pension voluntary insurance**

**For the person who used to have social security number**

- Fill the application form from RSSB Branch
- Copy of identification card(ID card)



## **For the person who don't have social security number**

- Fill the application form from RSSB Branch
- Birth certificate
- Copy of his/her Identification card(ID Card)

**NB:** The right to apply for voluntary insurance is also accorded to **the persons in the Diaspora**. Registration process will be done electronically (online). The registration plat form can be found at the RSSB website: [www.rssb.rw](http://www.rssb.rw). If the applicant fulfils the required conditions, a membership number will be communicated in not more than 7 working days.

Members who are abroad can remit their contributions and the equivalence in local currency shall be determined based on the prevailing exchange rate fixed by the Central Bank. However, transfer charges shall be borne by the contributing member.

Declaration and payment of contributions shall be entirely made by the insured person on a monthly basis not later than the 15<sup>th</sup> day of the month following the month for which the contributions are due. Contributions not paid in the due time will not be received except under circumstances beyond one's control as duly justified and RSSB shall ensure establishment facilities to enable the insured person to monitor status of his /her contributions account.

## **What are the retirement benefits?**

### **Retirement Benefits:**

If you have 15 years' of service, then your pension will be 30% of your higher average salary in the last 5 years. If you have more than 15 years' of service, then you earn an additional 2% for each additional year. For example:

- 30% for 15 years
- 32% for 16 years
- 34% for 17 years
- 36% for 18 years, etc



If you have less than 15 years' service, then you will receive a **lump sum** settlement.

Pension or lump sum settlement benefits are payable from age 60 (or the pension age fixed by particular statutory arrangements).

### **Early Retirement Benefits:**

When you become physically or mentally incapacitated and can therefore no longer work for a salary, you can apply for early retirement benefits.

### **Invalidity Benefits:**

You may become an invalid following an accident or disease having no origin from occupational work-related circumstances. It is not enough to be invalid in order to qualify for invalidity pension. You must also fulfil the following conditions:

- Having been a registered contributing member with RSSB for at least 3 years; and
- Having completed at least six months of insurance with RSSB during the last 12 months preceding the beginning of the invalidity.

### **Examples:**

#### **Retirement Benefits Example (more than 15 years' contributions):**

Mugisha has just reached age 60, and has contributed for 19 years. His salary has been 100,000 RWF per month for the last 5 years. His benefits are therefore:

$38\% \times 100,000 \text{ RWF} = 38,000 \text{ RWF}$  per month pension for the rest of his life

#### **Retirement Benefits Example (less than 15 years' contributions):**

Kagabo has just reached age 60, and has contributed towards the pension scheme for a period of 9 years. His monthly salary was 85,000 RWF per month during the last 5 years. His benefits are therefore:

Lump Sum Settlement = 85, 000 RWF x 9 = 765, 000 RWF

There is no pension payable in this case as Kagabo has not contributed for 15 years.

### **What benefits are paid in case of my death?**

In the event of your death, your eligible survivor will be entitled to either a survivor's monthly pension or a survivor's lump sum settlement.

#### **A. Survivor's pension**

A survivor's pension is payable when you die in retirement (normal, early or invalidity) and you fulfil the required conditions for receiving a pension.

#### **Who are your eligible survivors?**

- The surviving spouse who did not divorce the deceased
- The children who are unmarried, not working for a salary and are either the deceased's legitimate children, legally adopted or those born outside wedlock but recognized as his or hers by law. They must be aged less than 18 years old, or less than 25 years old if still in full time education and without age limit if they are disabled and cannot work for a salary.
- The deceased's own or adopted parents i.e. if he or she left no wife or husband or children.

#### **How is the survivors' pension calculated?**

Survivors pensions are calculated in percentages based on the pension which the deceased was receiving or was eligible to receive at the time of death.

The percentages are:

- 50% of the old age pension for the widow
- 25% for each child (where the other remaining parent is still alive)
- 50% for each child (where both parents are now deceased)



- 25% for each direct or adopted parent when the deceased leaves no wife, husband or children

**For example:**

If Mugisha had a pension of 38,000 RWF when he died, what will be the survivor's pension be for his wife and son?

- His wife would receive  $38,000 \text{ RWF} \times 50\% = 19,000 \text{ RWF}$  per month
- His son would receive  $38,000 \text{ RWF} \times 25\% = 9,500 \text{ RWF}$  per month
- If Mugisha's wife dies, his son would receive  $38,000 \text{ RWF} \times 50\% = 19,000 \text{ RWF}$  per month
- If Mugisha leaves no wife or children, the direct or adopted parents would receive  $38,000 \text{ RWF} \times 25\% = 9,500 \text{ RWF}$  per month

Please note that the total amount of pension for the survivors cannot exceed 100% of the amount the deceased was entitled to get.

So if Mugisha had a wife and 4 children, the following pension would be payable:

- The wife would have been entitled to 50% pension
- 4 children would have been entitled to  $25\% \times 4 = 100\%$  pension
- Total pension =  $50\% + 100\% = 150\%$  (but this needs to be capped at 100%)
- The revised pension is therefore pro-rated for the wife, and so becomes:  $38,000 \text{ RWF} \times 50/150 = 12,666 \text{ RWF}$
- The revised pension is therefore pro-

rated for each child, and so becomes:  
 $38,000 \text{ RWF} \times 25/150 = 6,333 \text{ RWF}$

## **B. Survivor's Lump Sum**

This is payable when a pension to the member was not previously payable (as the criteria had not been met – i.e. less than 15 years' service).

### **How are the survivors' Lump Sum calculated?**

The survivor will receive a lump sum equal to the pension to which the beneficiary was entitled if they had completed 15 years of insurance multiplied by the number of 6 month periods they actually completed.

#### **For example:**

Rukundo has contributed for 4 years, dies and leaves a wife with 4 children. Assuming his monthly salary was 50,000 RWF in the last 5 years. What will be the lump sum payments for his wife and children?

Rukundo contributed for 4 years (which is 8 complete 6-month periods). If he had contributed for 15 years then he would have received a 30% of salary pension.

Each child will receive half of the widow's lump sum as long as the total for all the children's lump-sum benefits do not exceed the double of the widow's lump-sum.

Lump Sum payment to the wife =  $30\% \times 50,000 \text{ RWF} \times 8$  (6-month periods) = 120,000 RWF

Lump sum payment per child =  $120,000 \text{ RWF} \times 50\% = 60,000 \text{ RWF}$

Total lump sum payments =  $120,000 \text{ RWF} + (60,000 \text{ RWF} \times 4) = 360,000 \text{ RWF}$

If Rukundo leaves no wife or children, his direct or adopted parent will have a lump sum that is equal to  $50\% \times 120,000 \text{ RWF} = 60,000 \text{ RWF}$  for each parent.

**NB:** Pension benefit are paid monthly



## **How do I claim my benefits?**

Application forms are obtained from the RSSB District Branches country wide and can be downloaded from RSSB's website; [www.rssb.rw](http://www.rssb.rw)

You need to attach the documents to your application form as set out below.

### **Retirement Pension/ Lump Sum Settlement:**

- Birth certificate issued by the Registry Office
- Life certificate
- Service testimonial from last employer
- Bank Account Number

### **Early retirement pension**

- Birth certificate issued by the Registry Office
- Life certificate
- Certificate of your working Capacity issued by your employer
- Medical certificate of professional inaptitude issued by a legal medical commission
- Bank Account Number

### **Invalidity pension:**

- Birth certificate issued by the Registry Office
- Life certificate
- Medical certificate of professional inaptitude issued by a doctor approved by the government
- Bank Account Number

### **Survivor's pensioner lump sum benefits:**

- Birth certificate of the insured person if the person had not yet received old age pension
- Death certificate issued by an Officer of the Registry Office or by an approved doctor who confirmed the death
- Marriage certificate
- Birth certificates for the deceased's surviving children
- Certificate of guardianship issued by competent Tribunal in case of the absence or death of both the parents of the surviving children
- Certificate of legal recognition of natural children
- Certificate of school attendance issued by the Heads of schools for the children who are still at school from age of 18 to 25 years
- Certificate of invalidity issued by medical authority for children who are invalid
- Certificate of bachelorhood or spinsterhood for the insured person who died single

### 3 OCCUPATIONAL HAZARD BRANCH

#### What are the contributions?

A contribution of 2% of salary is paid on behalf of mandatory members by employers. There is no employee contribution towards this benefit.

Voluntary members are not permitted for this benefit.

#### What are the benefits?

RSSB protects you when you are at work, travelling to work or on a work related journey. This insurance also covers an occupational disease that is caused by work.

On satisfying the criteria to make a claim, the benefits cover you for:

- Medical care
- Daily sickness allowances
- Incapacity social security benefits
- Incapacity lump sum benefits
- Survivors benefits

The categories of benefits are set out below:

**The temporary incapacity benefit is:** 75% of average daily earnings in the last 3 months payable until full recovery or certificate of permanent incapacity for a maximum of 180 days.

**The permanent incapacity benefit is:** a pension is payable of 85% of average monthly earnings in the last 3 months payable.

**Partial permanent incapacity benefit:** is given according to the degree of incapacity in proportion to the pension the beneficiary would get if they had been permanently incapacitated.



If the degree of the incapacity is at least 15% - the percentage of full pension according to the degree of incapacity.

If the degree of the incapacity is less than 15% - then a lump sum payment equal to 3 years' pension according to the degree of incapacity is awarded to the beneficiary.

### **How are survivors' allowances calculated?**

The survivor's allowances are fixed percentages of salary, as follows:

- 30% for the widow or widower
- 15% for each child of the father or mother (with the other remaining parent surviving)
- 20% for each child of father and mother (with both parents deceased)
- 10% for each direct or adopted parent

**NB:** - An accident befalling a worker at the occasion of a crime or an offence committed by the Worker or an intentional fault on his or her part is not covered by RSSB.

Where the employer does not make the declaration as provided for in Paragraph One of this Article, the person who is the victim of the occupational hazard or suffers from a disease or his/her legitimate representative may do it within a period not exceeding one (1) year from the date of occurrence of the occupational hazard.

### **How do I claim my benefits?**

- Inform your employer and area labour inspector directly, as soon as possible. Give precisions relating to circumstances i.e. place of accident, eye witnesses, third



party responsible for the accident. As soon as all information is received, the employer will fill the accident declaration (A1) in 6 copies. The employer shall declare to the Rwanda Social Security Board and the Inspector of labor in the District where the institution operates within four (4) working days of occurrence of all occupational hazards or occupational diseases noticed. Where the employer does not make the declaration as provided by the law, the person who is the victim of the occupational hazard or suffers from a disease or his/her legitimate representative may do it within a period not exceeding one (1) year from the date of occurrence of the occupational hazards.

- The doctor should fill in the medical certificate of the first hand state of the injury sustained (A2).
- Ask the doctor to give RSSB a medical certificate of the prolongation of incapacity of injuries every 30 days. This prolongation must not exceed 150 days.
  - You must equally inform your employer to give the RSSB a receipt of payment/non-payment.
  - At the end of the treatment, ask your doctor to fill the certificate of healing& consolidation of injuries (A5).
  - Keep careful the bills for medical treatment or food given by the hospital.

## 4 MEDICAL SCHEME BRANCH

Members automatically include all civil servants, pensioners who previously contributed towards RSSB medical insurance and private institutions who have been accepted.

### How much does the insurance cost?

The contributions paid to RSSB represents 15% of employee's basic salary. It is paid by both the employer and the employee at the rate of 7.5% each.

RSSB also covers the medical insurance for pensioners with 7.5% contribution deducted from their monthly pension.

The employer is responsible for deducting, declaring and paying their employee's contribution to RSSB. The contribution is deducted on a monthly basis and paid not later than the 10<sup>th</sup> day of the following month.

***NB:*** Members and its beneficiaries are entitled to benefit their medical insurance after paying contributions for one month.

### What is covered?

RSSB covers 85% of the bill for medical treatment and prescribed drugs. Patients themselves cover the remaining 15% of the cost.

RSSB covers the following medical care provision:

- Medical consultations
- Drugs, including chemotherapy
- Surgical interventions
- Dental care including prosthesis
- Medical imaging, including CT Scan & MRI
- Laboratory tests
- Physiotherapy
- Hospitalization
- Eye treatment including provision of; lenses and frames
- Lower / upper limb prosthesis & Orthesis
- Dialysis
- Full Medical check-up



The full medical checking is provided under conditions (35 years for women and 40 years for men). RSSB covers all medical acts and procedures, all laboratory and imaging investigations provided in Rwanda

Please note that medical care is refundable by RSSB provided that the health facility has signed an agreement with RSSB. The Ministry of Health in collaboration with RSSB has agreed which medical procedures and drugs are to be refunded.

### **How can private institutions join?**

Requirements for Private organizations to be affiliated are:

1. A letter addressed to the Director General applying for affiliation;
2. A document showing the employees' salary structure for the last three consecutive months, (gross and basic salary; the basic salary must represent at least 70% of the gross salary) fringe benefits and other deductions from one's salary as provided by the law, such as Pay As You Earn tax and RSSB contributions (see the form attached);
3. To be fully compliant with RSSB pension scheme;
4. Trading License for Trading Companies;
5. Certificate of registration obtained:
  - a. From RDB for companies' registration;
  - b. From RRA for tax purposes and copy of PAYE tax declaration;
  - c. From MINALOC for the case of NGOs;
  - d. From Rwanda Cooperative Agency (RCA) for the case of cooperatives;
  - e. From RBC and accreditation from MOH for medical services providers;
  - f. License from BNR for financial microfinance activities, saving and credit cooperative operating in Rwanda;
  - g. License from RURA for driving school and transport companies;
  - h. Agreement to open primary & secondary schools from MINEDUC;

- i. License certificate from Media High Council (MHC) for radios and others media activities;
  - j. Registration certificate from Directorate General of Immigration and Emigration for International Nongovernmental Organizations.
  - k. Legal entity for Associations/Cooperatives or temporary certificate from RGB (Rwanda Governance Board) allowing to provisionally operate in Rwanda for Non-governmental Organizations processing the application for legal personality;
6. Dependents information: spouse and children who are legally recognized (see the form attached);
  7. To have at least seven staff;
  8. Any institution or company wishing to adhere to RSSB medical insurance is required to take membership of all its employees;
  9. When both spouses are insured by RSSB Medical insurance, each one pays his/her own contribution.
  10. Based on the notification letter granting the application for affiliation, the employer is required to declare and pay medical contributions not beyond the end of the following month.

**NB:** No refund if payment is made before the approval of the application. Employers are strongly advised not to pay contributions for medical insurance before their application has been approved.

### **Where do I go for treatment?**

- ✓ All public health centres and faith hospitals and health centres
- ✓ All district hospitals
- ✓ All national referral hospitals
- ✓ Private health centres and hospitals in partnership with RSSB provide access to medical care include:



AREA	CATEGORY	PRIVATE HEALTH CENTRES & HOSPITALS	PRIVATE PHARMACIES
GASABO	HOSPITALS	LA CROIX DU SUD	ADAMSON PHARMACY
		DR AGARWAL'S EYE	APOTHECARY PHARMACY
		BAHO HOSPITAL	BAHO INTERNATIONAL HOSPITAL PHARMACY
	POLYCLINICS	POLYFAM	AUBENE PHARMACY
		UBUZIMA	BONITAS DEI PHARMACY
		GLAMERC	BORA PHARMACY / AYIBAMBE PHARMACY
		-	BUPHARMA/ NYARUGENGE BRANCH
		KIGALI ADVENTIST MEDICAL CENTER	DELIGHT PHARMACY
		KIGALI MEDICAL CENTER	DIGNE PHARMACY
		BAHO POLYCLINIC	DOLCE & BELLA
		BEATRICE POLYCLINIC	DOVE PHARMACY
		-	DOVE PHARMACY
		SPECIALIZED CLINIC (WITHOUT HOSPITALIZATION)	DOCTORS' PLAZA
	MPORE LIBERTÉ		HEALTHCARE PHARMACY
	KMISC		IDEALE PHARMACY
	KIGALI DERMATOLOGY CLINIC		INEPHAR PHARMACY
	MEDIHEAL DIAGNOSIS & FERTILITY CENTER		KABARE PHARMACY
	CLINIQUE DENTAIRE A.D.A		KARO PHARMACY
	CLINIQUE ORL DE REMERA		KAVES PHARMACY
	GENTLE DENTAL CLINIC		LIFE LINE PHARMACY
	SALEM CLINIC		MARANATHA PHARMACY
	AFRICA HEALTH CARE NETWORK		PHARMACIE CONTINENTALE
	RAPHA MEDICAL CLINIC		PHARMACIE LA CROIX DU SUD
	DEVA MEDICAL CLINIC		PHARMACIE CONSEIL
	SPECIALIZED CLINIC (WITH HOSPITALIZATION)		LEGACY CLINICS & DIAGNOSTICS

		MINAS MEDICAL CENTER	PHARMASAVE
			ROYALE PHARMACY
	GENERAL CLINIC (WITHOUT HOSPITALIZATION)	LA NOUVELLE TRIADE	SUNSHINE PHARMACY
		SAINT MOÏSE	TECHNIPHARMA II
		ISANGANO	TETA PHARMACY
		IRAMIRO CLINIC (KABUGA)	THE SPECIALIST PHARMACY
		BERI CLINIC	UNIPHARMA B1
		CLINIQUE GALIEN	UNIPHARMA B2
	PARAMEDICAL PROFESSIONAL OFFICES	MAKIRELAX	UNIQUE PHARMACY
		ORKIDE	VINE PHARMACY
		PHYSIQUE	MEDIASOL PHARMACY/REMERA BRANCH
	LABORATORY	LANCET	TECHNIPHARMA II
	KICUKIRO	POLYCLINIC	CARREFOUR
BON BERGER			DEUPHAR PHARMACY LTD
-			DU PROGRES PHARMACY
SPECIALIZED CLINIC (WITHOUT HOSPITALIZATION)		JUBILEE DENTAL CLINIC	GALEAD PHARMACY
		-	ISHYAKA PHARMACY
GENERAL CLINIC (WITHOUT HOSPITALIZATION)		DON DE DIEU	LE NORMAL PHARMACY
		DOTHAN CLINIC	LYDDA PHARMACY
		CLINIQUE SAINTE THERESE	MEMIA'S PHARMACY
		LE BON SAMARITAIN	MENIPHAR PHARMACY
			NOVA PHARMACY
WORKSHOP		ATELIER ORTHODIQUE DE GIKONDO	PHARMACIE MUHIRE/KANOMBE
		-	PHARMAID PHARMACY
		-	RACINE PHARMACY
		-	SABANS PHARMACY
		-	SEMU PHARMACY
		-	MEDIASOL PHARMACY/KANOMBE BRANCH

NYARUGENGE	POLYCLINICS	PLATEAU	ABIRWA PHARMACY
		LA MEDICAL	AXIS PHARMACY
		POLYCLINIQUE DE L'ETOILE	BENI PHARMACY
		POLYCLINIQUE SAINT JEAN	CARREFOUR PHARMACY
		KIGALI CITIZENS POLYCLIN	EZA PHARMACY
		POLYCLINIQUE MEDICO-SOCIALE	FIDELE PHARMACY
		-	IRAMIRO PHARMACY
		-	IRIS PHARMACY
	SPECIALIZED CLINICS (WITHOUT HOSPITALIZATION)	RWANDA EYE CLINIC	JM+ PHARMACY Ltd
		KIGALI EYE CLINIC	LA DIVINE PHARMACY
		ODONTO STOMATOLOGIE	LA LICORNE PHARMACY
		FAITH CLINIC	L'AN 2000 PLUS
		CABINET MEDICALE DE PEDIATRIE	NEZA PHARMACY
		LA LIFE	PHARMACIE CONSEIL
		HARMONY	PHARMACIE MUHIRE
		BIOMEDICAL CENTER	PHARMACURE
		FONDATION DU COEUR	PHARMAVIE/MUHIMA BRANCH
		CABINET LE VIGILE	SCORE PHARMACY
		UR-CMHSBD LTD	-
		ADVANCED DENTAL CLINIC	-
		PINEDA DENTAL CLINIC	-
		SPECIALIZED CLINICS (WITH HOSPITALIZATION)	EJO HEZA SURGICAL CENTRE
	-		REMED PHARMACY
	-		SANGWA PHARMACY
	GENERAL CLINICS (WITHOUT HOSPITALIZATION)	DON DE DIEU NYARUGENGE	SANGWA PHARMACY/MUHIMA
		ADVANCED MEDICAL DIAGNOSTICS	SANOPHAR PHARMACY
		ST PETER BIOMEDICAL CLINIC	SUNBEAM PHARMACY
			TRAMED PHARMACY
	PARAMEDICAL PROFESSIONAL OFFICES	NU VISION OPTICAL	TRESOR PHARMACY
		EYE CARE OPTICAL	UNIPHARMA PHARMACY
		DK OPTICAL	KESTONE PHARMACY
		KIGALOPTIC	-
		HAJEE OPTICAL	-
		AFROIND	-



MUHANGA	POLYCLINIC	PEACE POLYCLINIC	PHARMACHOICE
		-	VICTORY PHARMACY
	SPECIALIZED CLINIC (WITHOUT HOSPITALIZATION)	URUKUNDO FOUNDATION CLINIC	-
		-	-
	GENERAL CLINICS (WITH HOSPITALIZATION)	INEZA MEDICAL CLINIC	-
		UMURAGE MEDICAL CLINIC	-
LA PROVIDENCE CLINIC		-	
HUYE	POLYCLINCS	SALUS	BUPHARMA LTD
		LA MEDICALE HUYE	LA PREFERENCE
		-	SUNRISE PHARMACY
	GENERAL CLINIC ( WITHOUT HOSPITALIZATION)	MEDILABS	URUMURI PHARMACY
		-	VICTORY PHARMACY
		-	VIVA PHARMACY BRANCH Ltd
RUBAVU	SPECIALIZED CLINIC (WITHOUT HOSPITALIZATION)	CLINIQUE LA FIDELITE	INGENZI PHARMACY
		SMILE DENTAL CLINIC	LAGO PHARMACY
		NDENGERA CLINIC	PHARMACIE MUHIRE/ RUBAVU BRANCH
		AFRICA H. CARE NETWORK RUBAVU	VINCA PHARMACY
	GENERAL CLINIC (WITH HOSPITALIZATION)	CLINIQUE MEDICALE DE L'ARCHE	
	GENERAL CLINIC( WITHOUT HOSPITALIZATION)	HORANA UBUZIMA CLINIC	
NGORORERO	GENERAL CLINIC (WITHOUT HOSPITALIZATION)	NGORORERO CLINIC	IVY PHARMACY
KAMONYI	GENERAL CLINIC (WITH HOSPITALIZATION)	RAPHA CLINIC KAMONYI	BONA CURATIO FARMACIA
		-	VIEPHARMA PHARMACY Ltd
	GENERAL CLINICS( WITHOUT HOSPITALIZATION)	IRAMIRO CLINIC KAMONYI	
		NARADA MEDICAL CLINIC	
NYAMAGABE	GENERAL CLINIC (WITH HOSPITALIZATION)	INSHUTI MEDICAL CLINIC NYAMAGABE	FIDELITY PHARMACY IZERE PHARMACY OLA PHARMACY Ltd
NYANZA	GENERAL CLINIC ( WITH HOSPITALIZATION)	ISEZERANO MEDICAL CLINIC IGIHOZO MEDICAL CLINIC	INITIATIVE PHARMACY
NYAGATARE	GENERAL CLINIC (WITH HOSPITALIZATION)	RAPHA CLINIC NYAGATARE	REMUCHAT PHARMACY

RWAMAGANA	GENERAL CLINIC (WITHOUT HOSPITALIZATION)	SAINTE THERESE RWAMAGANA	INITIATIVE PHARMACY
MUSANZE	GENERAL CLINIC (WITHOUT HOSPITALIZATION)	CLINIQUE DU MONT NYAMAGUMBA	IRAGUHA PHARMACY
	POLYCLINIQUE	LA MEDICALE MUSANZE	MUSANZE PHARMACY
	-	-	MEDIASOL PHARMACY/MUSANZE BRANCH
	-	-	FIRST HEALTH CARE PHARMACY
RUHANGO	GENERAL CLINIC (WITHOUT HOSPITALIZATION)	BLESSED FAMILY HEALTH CLINIC	REAL PHARMACY
	-	-	TERRANOVA PHARMACY
	-	-	GLORY PHARMACY
BUGESERA	GENERAL CLINICS (WITHOUT HOSPITALIZATION)	STELLA CLINIC	-
	-	BENEFACTOR DAVID CLINIC	-
NYARUGURU	-	-	PHARMACIE LA GUERISON
KAYONZA	-	NARADA MEDICAL CLINIC	GRATIS PHARMACY
RUSIZI	-	CLINIQUE SAINTE ELISABETH	BIMOPHAR

- The number of RSSB partners in providing medical care or pharmacy services continues to expand
- RSSB provides health care provision according to an individual's needs, rather than the level of contributions they have actually paid.

## 5. COMMUNITY BASED HEALTH INSURANCE

### **What is the Community Based Health Insurance?**

Community Based Health Insurance (Mutuelle de santé) is a solidarity health insurance system in which persons (families) come together and pay contributions for the purpose of protection and receipt of medical care.

### **Objective of the Community Based Health Insurance**

It was established in order to help people with low income access medical care at affordable cost.

### **Management of Community- Based Health Insurance (CBHI)**

From the 1st July, 2015 the management of the Medical Insurance Scheme, Community- Based Health Insurance (CBHI) was moved from the Ministry of Health to Rwanda Social Security Board (RSSB). The move aimed at improving the fund's financial accountability and ensures quality health care for subscribers.

### **Advantages of Community- Based Health Insurance (CBHI)**

- A member of Community Based Health Insurance can get medical treatment cheaply at local medical facilities like health post or health Centre and pays only 200 Frw or just 10% of the total bill at all district and provincial hospitals as well as referral hospitals;
- A member of Community Based Health Insurance does not become stranded at home because of quick access to health care, whenever need arises, before the sickness gets worse;
- A member of Community Based Health Insurance is assured of access to authorized medical facilities cheaply;
- A member of Community Based Health Insurance makes economic progress because of sustained health that enables a person to work hard to improve and maintain reasonable economic development and standard of living



## Contribution

Contribution is made depending on the category in which individuals are (Category I: 2,000 Frw, Category II: 3,000 Frw and category III: 7,000 Frw per Year)

**NB:** Category I is supported by the government and other donors

- Contributions are deposited on RSSB accounts at SACCO, BANQUE POPULAIRE (BPR), GT BANK, BANK OF KIGALI, I&M BANK, ACCESS BANK, COGEBANK, CSS, KCB & EQUITY BANK
- Payment of contributions can also be done via MOBICASH and IREMBO services

## Commencement of membership

Membership is effective when each household member has, personally or through a third party paid the required contribution. The CBHI offers health care coverage to household members if all of them have paid their respective contributions, with the exception of any member insured under other medical insurance schemes.

## Co-payment

A member who benefits from medical care services has to pay a co-payment.

This co-payment is paid for a needy member with a due certificate from a competent administrative authority. Today, the co-payment is 200 Frw to Health facilities and 10% of the medical bill to Health centers.

## **Beneficiaries of the Community Based Health Insurance Scheme**

The community-based health insurance scheme offers healthcare coverage to household members if all of them have paid their respective contributions, with the exception of any member insured under any other medical insurance scheme.

### **Medical services covered**

- Drugs and medical services provided at the health post or health Centre;
- Drugs and medical services provided at the hospital of District or Province;
- Drugs and medical services provided at the hospital or referral hospital level

### **Validity of contribution**

- A member who joins for the first time the community-based health insurance scheme or who pays contribution with delay starts benefiting from medical care services thirty (30) days after the payment of his/her subscription fees. However, medical services for a child aged three (3) months and younger are covered by the contribution of his/her parents. Payment of contribution is required for a child aged more than three (3) months;
- The member has to renew his/her insurance before the benefiting year ends. However, he/she continues to receive medical care services for thirty days (30) upon expiry of the insurance;
- The community-based health insurance scheme year commences on first July and end on 30th June of the following year.



## 6. MATERNITY LEAVE BENEFITS SCHEME

### **What is the maternity leave benefits insurance managed by RSSB?**

It is a maternity protection scheme that grants working women (mothers) their full (100%) remuneration while on a 12-week maternity leave.

### **Why maternity leave benefits scheme?**

- 12 weeks Maternity leave
- Full monthly salary during maternity leave

### **What advantages?**

- Sufficient leave for:
  - Pregnancy and childbirth recovery;
  - Exclusive breastfeeding for the baby's health and development;
  - Affection and care
- Full monthly salary during maternity leave
- Additional one month prolonged maternity leave with full salary, in case of delivery complications.

### **Eligibility requirements for maternity leave benefits**

- Must be on maternity leave;
- Must have paid maternity leave contributions at least 1 month before leave;
- Present a medical certificate of child-birth delivery.

### **Who must pay contributions?**

- All employees (governed by labor law; governed by general statutes for public service; and governed by special statutes)
- Employers

### **Contributions**

#### **0.6% of Gross salary :**

0.3% employer's share

0.3% employee's share

If one has more than 1 employer, each of them must remit contributions.

**Contributions are paid monthly in RSSB account on RSSB's account, not later than 15th of the month following the month for which the contributions are paid.**

### **How are maternity leave benefits paid?**

The employer shall pay 12 weeks' (months) full salary during maternity leave and then claims reimbursement from RSSB, for the last 6 weeks of maternity leave.

### **Employers' responsibility**

- Employer's registration and employees' affiliation to social security;
- Salaries' declaration and remittance of contributions;
- Reimbursement request for paid salary in the last 6 weeks of maternity leave.

### **Requests files**

The request form shall be accompanied by:

- Application form by the employee;
- A copy of identity card of the employee;
- Evidence of maternity leave from employer;
- Detailed pay slips related to the maternity leave period;
- Original birth certificate;

### **\*When necessary:**

- A medical certificate justifying the extension of leave;
- Guardianship certificate.
- Application forms are available at: [www.rssb.rw](http://www.rssb.rw) or at RSSB Districts Branches.

### **When to submit the request for benefits reimbursement?**

- Within 6 months from beginning of maternity leave

### **Reimbursement deadline**

- Within 30 days from reception date of reimbursement request

### **Reimbursement calculation**

Salary from which contributions were deducted as set by law.



## 7. OTHER INFORMATION

### Declaration and payment date (Pension, Occupational Hazard, Medical and Maternity leave benefits schemes)

Declarations are done and submitted online via Rwanda Revenue Authority (RRA).

- The contributions for pension and occupational hazards are 8% of the employee's remunerations (his/her gross salary minus transport allowances, retirement benefits and other allowances with refund character),
- Contributions for Medical branch are 15% of the employee's basic salary
- Contributions for maternity leave benefits are 0,6% of the employee's remunerations (his/her gross salary minus transport allowances, retirement benefits and other allowances with refund character)

Except the contributions for occupational hazard, all those contributions are paid by both employee and employer as shown in the table below:

	Pension	Occupational hazard	Contributions
Employee	3%	0	3%
Employer	3%	2%	5%
<b>Total</b>	<b>6%</b>	<b>2%</b>	<b>8%</b>
<b>Medical scheme</b>			
Employee	7,5%	-	7,5%
Employer	7.5%	-	7,5%
<b>Total</b>	<b>15%</b>	<b>-</b>	<b>15%</b>
<b>Maternity leave insurance</b>			
Employee	0.3%	-	0.3%
Employer	0.3%	-	0.3%
<b>Total</b>	<b>0.6%</b>	<b>-</b>	<b>0.6%</b>



## Declaration and payment deadline

Declaration and remittance of contributions are made on monthly basis; **not later than the 15<sup>th</sup> day** of the month following the month to which the contributions relate.

**NB: In the framework of partnership between RSSB and RRA, to facilitate employers, a unified declaration of contributions for pension, occupational hazards, medical and maternity leave schemes of RSSB and RRA's PAYE using one single annexure to be submitted at once, is currently operational.**

## What happens on late payment of contributions?

Sanctions are applied to employers in respect of Pension and Occupational Hazard benefits for late payment of contributions:

**Surcharge for late payment** - all late payments after the deadline are charged 1.5% per month for the delay of the list of declared personnel and 1.5% for the delayed payment to the bank.

**Forced payment of contribution** - the employer who fails to remit the contributions on time is subjected to the procedure of forced recovery in conformity with the law.

## RSSB's INVESTMENTS

In its responsibilities, RSSB has to engage in investments as provided by the laws. The institution operates two schemes, Pension Scheme and Medical Scheme and when it comes to investments, contributions of the two schemes are invested separately because of different liquidity needs, inherent risks and different time horizons for returns

### RSSB's investment objectives

- To achieve short and long term returns on the board's investment portfolio sufficient to meet the funding objective,
- To optimize returns within the defined risk parameters in a prudent and cost efficient manner while ensuring legal and regulatory compliance is met.



## **RSSB's Investment Policy Statement**

Investment Policy Statement establishes the investment policy and strategies for the Rwanda Social Security Board. It serves as a guide to the Board, Investment Committee and Management when making all investment decisions. The Investment Policy Statement lays a strong foundation from which investment decisions can be made to ensure the overall funding and investment objectives of the organization are met.

- RSSB has two separate investment policy statements for both the Pension Scheme and the Medical Scheme
- The Investment Policy Statement sets the limits the Fund should have while investing funds in different asset classes
- If the limits are exceeded under special circumstances such as the need to maximize returns over a specific period, then rebalancing should be done within a period not exceeding 2 years
- The Investment Policy Statement sets the minimum and maximum weights for each composition of the asset classes

## Investment Portfolio Benchmark Limits

### Investment portfolio benchmark limits for Medical Scheme

Investment Class	Percentage of Market Value of Portfolio		
	Strategic Policy Weight	Tactical Policy Weights	
		Minimum Weight	Maximum Weight
<b>Fixed Income</b>			
Government Securities	25%	10%	50%
Fixed Deposits	30%	10%	75%
Corporate Bonds/ Loans	5%	0%	15%
<b>Total Fixed Income</b>	<b>60%</b>		
<b>Foreign/Offshore Investments (Fixed Income and Equity investments)</b>	<b>10%</b>	<b>2%</b>	<b>10%</b>
<b>Non-Fixed Income</b>			
Real Estate	20%	3%	35%
Equity (Public and Private)	10%	3%	15%
Equity (Foreign)	10%	2%	10%
<b>Total Non-Fixed Income</b>	<b>40%</b>		
<b>Total Portfolio</b>	<b>100%</b>		

## Investment portfolio benchmark limits for Pension Scheme

Investment Class	Percentage of Market Value of Portfolio		
	Strategic Policy Weight	Tactical Policy Weights	
<b>Fixed Income</b>			
Government Securities	20%	10%	50%
Fixed Deposits	25%	10%	50%
Corporate Bonds/Loans	2%	0%	10%
Mortgage Loans	3%	0%	5%
<b>Total Fixed Income</b>	<b>50%</b>		
<b>Foreign/Offshore Investments (Fixed Income and Equity investments)</b>	<b>10%</b>	<b>2%</b>	<b>15%</b>
<b>Non-Fixed Income</b>			
Real Estate	25%	10%	40%
Equity (Public and Private)	15%	10%	25%
Equity (Foreign)	10%	2%	15%
<b>Total Non-Fixed Income</b>	<b>40%</b>		
<b>Total Portfolio</b>	<b>100%</b>		

### RSSB Investment Portfolio

- **Fixed Income Investments:**
  - Bank term deposits
  - Corporate Bonds/Loans
  - Treasury Bonds/Bills
  - Mortgages

- **Non Fixed Income Investments:**
  - Real Estate ( residential and commercial)
  - Equity (local)
  - Equity (Foreign)

### **Risks of investments and its management**

As any other investment, RSSB projects are prone to risk. Some of the risks include;

- **Credit risk:** This mainly affects Real Estate where clients default on payment obligations on both residential and commercial housing. It is mitigated through close follow up on client payments and make sure product is offered to people who can afford
- **Liquidity risk:** Where some equity companies incurring large cash outflows fail to honour dividend payments. Mitigated through close monitoring of company activities to make sure operational expenses are at the minimum
- **Inflation risk:** Brought about by unexpected change in economic conditions that drives up prices e.g high fuel prices that may push up transportation costs for imported construction materials.
- **Interest rate risk:** Fixed interest rates on bonds could deprive RSSB of higher returns when market interest rates rise on corporate bonds.
- **Accounting risk:** This is mainly in Private Equity where companies could not be using International Accounting Standards (IAS) hence failing to account for shareholders funds. Some models could be insufficient to handle transactions. Mitigated through enforcing use of IAS for all equity companies and making sure only qualified personnel are hired



- **Market risk:** In Real Estate where houses constructed could not be to the tastes and preferences of most stakeholders. Mitigated through conducting a thorough and detailed market study and to also make sure the pricing of the product is right.
- **Business risk:** A holder of corporate securities (shares or debentures) is usually exposed to the risk of poor business performance. This may be caused by a variety of factors such as Emergency of new technologies; Inadequate supply of essential inputs; Increased competition; Change in government policy; Incompetent management. The poor business performance affects the interest of equity shareholders who have a residual claim on the income and wealth of the firm. It can also affect the interest of debenture holders if the ability of the firm to meet its interest and principal payments obligations is impaired. Developing a comprehensive risk mitigation plan is essential for any business.
- **Exchange rate risk:** Exchange rate risk is the uncertainty of returns to an investor who acquires securities dominated in a currency different from his or her own. This is associated with global/international investments. For example RSSB buys Kenyan stock denominated in Kenya shillings must consider not only the uncertainty of the return in Kenya shillings but also any change in the exchange rate of the Kenya shillings to Rwandan francs. Mitigated through conducting a thorough and detailed market study and to use foreign exchange risk mitigation techniques.

## **Stakeholders of RSSB**

### **Contributing Members**

Contributing members of the medical scheme and their dependants expect to receive promised medical benefits once they fall sick. Contributing members are therefore most interested in the security of that promised medical benefits. Consequently, it is critical to preserve capital while maintaining a strong funding ratio. Short and medium term growth is a fundamental investment objective.

### **Pensioners and Other Beneficiaries**

Pensioners who retire when they were in the medical scheme expect to continue receiving their promised medical benefit payments throughout their eligible life. Beneficiaries are most interested in the security of their income stream. Consequently, it is critical to preserve capital to create an income flow that keeps up with inflationary pressures over time, since RSSB will subsidize the pensioners' medical benefits.

### **Employers**

Employers want to control labor costs. As such employers are interested in the financial stability of RSSB such that rates of contribution will not increase, making the cost of labor prohibitive relative to their competitive position within the East African Region. Consequently, it is critical to preserve capital and to maintain a strong funding ratio.

### **Government of Rwanda**

The Government of Rwanda, as the “guarantor” of RSSB bears many risks with regard to the proficiency of the organization and the security and investment performance of the investment portfolio. Sufficient investment returns earned at an appropriate risk levels will ensure social benefits are



secure, while the Government is also interested in seeing long-term investments made to build the nation. Consequently, it is critical to preserve capital, have a strong funding ratio, with focus on both long-term capital gains as well as sufficient income revenue to sustain real benefits.

## CONTACT DETAILS

### Internet:

Further information can be found on our website:  
<https://www.rssb.rw>

It is also possible to check your account statement (pension scheme) online. Go to the **online services link** on the homepage, then navigate through the **employee registration tab** and fill all required information. You will receive an email containing your password.

Remember to always use the password in order to log in and have access to your social security status.

### Mobile Phones:

You can also check out your account status by use of phone **SMS**, follow this example: Type the word **IMISANZU** and then put \* followed by your RSSB Affiliation Number e.g.**10156722G** and again \* the year e.g.**2009** and send to **4044**

Phone SMS is only limited to knowing the status of one year of entry due to limited space of the message count in phones.

To know your medical insurance status, type **Ubuzima\*Affiliation number and send to 4044**

Check whether your contributions are paid regularly by visiting RSSB Branches located in all the Districts of the country. Please see the list below:



PROVINCES	DISTRICT	TELEPHONE	e-mails
KIGALI CITY	NYARUGENGE	0788477023	epaphrodite.rugerinyange@rssb.rw
	GASABO	0788467025	gervais.uzabakiriho@rssb.rw
	KICUKIRO	0788652791	odette.nyiramuzima@rssb.rw
NOTHERN PROVINCE	MUSANZE	0788653072	joseph.ruzahaza@rssb.rw
	BURERA	0788568705	baptiste.nzabonimpa@rssb.rw
	GAKENKE	0788486985	charles.rekeraho@rssb.rw
	GICUMBI	0788741001	claudetwagiramungu@rssb.rw
	RULINDO	0788408423	robert.nshimiyimana@rssb.rw
SOUTHERN PROVINCE	HUYE	0788855500	reverien.habitegeko@rssb.rw
	GISAGARA	0785562315	Bsco.mabarute@rssb.rw
	NYANZA	0788403022	aaron.nsengumuremyi@rssb.rw
	KAMONYI	0788449464	georges.rugambwa@rssb.rw
	MUHANGA	0788565185	eugene.gatali@rssb.rw
	NYAMAGABE	0788854259	epaphrodite.baziga2@rssb.rw
	NYARUGURU	0788529266	aime.duhujinseko@rssb.rw
	RUHANGO	0788400072	pheneas.nsengiyumva@rssb.rw
EASTERN PROVINCE	RWAMAGANA	0788556883	celestin.rwigema@rssb.rw
	BUGESERA	0788650046	alexis.nsabimana@rssb.rw
	GATSIBO	0788510564	isaac.ufitamahoro@rssb.rw
	KAYONZA	0788479927	jerome.mushimiyimana@rssb.rw
	NYAGATARE	0788572701	smith.kedmon@rssb.rw
	NGOMA	0788654596	celestin.musonera@rssb.rw
	KIREHE	0788650039	damour.ntibitura@rssb.rw
WESTERN PROVINCE	KARONGI	0788775700	erick.nkuranga@rssb.rw
	NGORORERO	0788415879	steven.musoni@rssb.rw
	NYABIHU	0788627437	epimaque.kasanyu@rssb.rw
	NYAMASHEKE	0788786671	Emmanuel.hitayezu@rssb.rw
	RUBAVU	0788676132	antoine.safari@rssb.rw
	RUSIZI	0788517971	jerome.hategekimana@rssb.rw
	RUTSIRO	0788226321	venuste.biziyaremye@rssb.rw

## Other Notes

Please note that this brochure is meant to provide a guide to the services provided by RSSB. While every effort is taken to provide accurate information, there may be some inaccuracies within this document.

For the avoidance of doubt, should there be any ambiguity; the laws governing the schemes along with the judgement of the Director General are final.









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