

# IGP Country Profile

## **Uganda**







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# Customary employee benefits

## Death benefits

Death-in-service benefits are provided under both the National Social Security Fund (NSSF) and private schemes. Beneficiaries must present the required legal documentation to access these benefits. In addition, Group Life Assurance (GLA) is available for SMEs, corporates, and government bodies, offering enhanced protection for employees' families.

## Disability benefits

Long-term disability benefits are available under NSSF and private insurance. Medical certification is required.

## Retirement benefits

Mandatory NSSF contributions: 10% employer, 5% employee. Retirement age is 55-60. Benefits include lump sum and pension options.

Corporate organizations in Uganda can offer voluntary pension schemes to help employees build additional retirement savings. Employers decide the contribution structure - how much they contribute and how much employees contribute. When an employee leaves the organization, they receive the full accumulated benefits."

# Typical employee benefits plans and benchmarking

## Common features

In Uganda, the relatively low level of statutory social protection has led multinational companies to offer enhanced insured benefits to attract and retain talent. Common features include:

### Group life insurance

Coverage typically ranges from 1 to 3 times annual salary, with some multinationals offering up to 5 times salary for senior executives. Policies often include accidental death and dismemberment (AD&D) riders. Beneficiaries are usually nominated by employees and must provide legal documentation to claim benefits.

### Medical insurance

Most multinational subsidiaries offer comprehensive inpatient and outpatient coverage, often including:

- Dental and optical care
- Maternity benefits
- Chronic disease management

Coverage is extended to spouses and up to four children, with some companies offering tiered plans based on employee grade.

## Benchmarking insights

Multinationals in Uganda benchmark benefits against regional peers (Kenya, Tanzania, Rwanda). Supplementary retirement plans are offered by some firms in addition to NSSF, often via private pension providers. Personal accident insurance is common, especially in sectors with field operations (e.g., telecom, energy).



# Useful links

## **Demographic information and macro-economic indicators**

[CIA World Factbook](#) (please select the country to review)

[World Bank Group](#) (please select the country to review)

## **Other useful links**

[Uganda Retirement Benefits Re regulatory Authority](#)

[National Social Security Fund \(NSSF\)](#)

## **More information on Old Mutual Uganda**

### **Your Local Link to IGP in Uganda**

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