



Our Health  
Our Future

Rwanda Social Security Board

# RSSB SERVICE DELIVERY STANDARDS BOOKLET



MAY, 2024





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Rwanda Social Security Board

## BOOK DESCRIBING SERVICES DELIVERED BY RSSB TO CLIENTS



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## FOREWORD

It is my pleasure to bring to your notice the present booklet containing the services delivered by Rwanda Social Security Board (RSSB). This booklet was written in accordance with the government's undertaking to reform public service systems. The aim of the booklet is to meet our clients' needs by showing a sense of transparency and urging servants to fulfil their duties, by providing better services to our clients.

In addition, the present booklet highlights duties and responsibilities of

Rwanda Social Security Board (RSSB); it gives details on services delivered by RSSB, the places of delivery, the time it takes to deliver a given service, requirements for service delivery and organs to contact in case of bad service delivery.

The preparation of this booklet testifies to our will to stick to care for our customers, in order to keep good relationship with them and promote a sense of good service delivery.

**Regis RUGEMANSHURO**

**Chief Executive Officer**



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## INTRODUCTION

Rwanda Social Security Board (RSSB) was established by the law N° 45/2010 of 14/12/2010 that determines its mission, organization, and functioning. The institution was established in 2010, following the merger of the Social Security Fund of Rwanda (SSFR) with the Rwanda Health Insurance Fund (RAMA).

RSSB's mandate was further expanded in 2015, with the added responsibility to manage the Community Based Health Insurance (Mutuelle de Sante). In 2016 and 2018, Maternity Leave Benefits scheme and EjoHeza (Long-Term Saving scheme) were incorporated respectively into RSSB.

Currently, RSSB manages six (6) schemes, i.e. Pension, Occupational Hazards, Medical Insurance, Maternity Leave, Community-Based Health Insurance (CBHI) and EjoHeza Long-Term- Savings Scheme (LTSS). The benefits offered under these different schemes include; retirement benefits for the formal and informal sectors, survivors' benefits, invalidity, work injuries and work-related diseases, as well as health insurance and maternity leave benefits.

RSSB as a financial institution, is supervised by the National Bank of Rwanda (BNR) in accordance with the Banking law N° 55/2007 of 30/11/2007 while its activities are overseen by the Ministry of Finance and Economic Planning (MINECOFIN).

In 2021, the law regulating RSSB was reviewed and a new Law n°009/2021 of 16/02/2021 was passed that grants RSSB special status, with Administrative Autonomy.



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## MISSION

The mission of RSSB is to manage and promote social security in Rwanda.

## VISION

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

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

- Integrity
- Collaboration
- Accountability
- Respect
- Excellency



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## MAIN RESPONSIBILITIES OF RSSB

- 1° To manage and promote old age pension, survivorship benefits, non-occupational invalidity benefits, occupational hazards insurance, maternity leave benefits scheme, health insurance and the long-term saving scheme;
- 2° To register employers, employees, beneficiaries and voluntary contributors in social security schemes under its management;
- 3° To monitor, collect and manage social security contributions;
- 4° To conduct audit and inspection to ensure compliance with social security laws;
- 5° To pay social security benefits to beneficiaries;
- 6° To invest in Rwanda or abroad in accordance with relevant laws;
- 7° To contribute to the elaboration of social security policy;
- 8° To contribute in designing strategies for shelter, adequate nutrition, education, support due to loss of jobs, provision for family and poverty reduction with intention to achieve social welfare;
- 9° To advise the Government on matters relating to social security;
- 10° To establish relations and collaborate with other regional or international institutions with similar mission;
- 11° To perform such other duties as may be assigned by Law.





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## Departement of Finance and Contributions

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**This is the right  
time to start  
saving**



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## TABLE DESCRIBING SERVICES DELIVERED BY THE DIVISION IN CHARGE OF COLLECTING CONTRIBUTIONS, MANAGING EMPLOYEE AND EMPLOYER ACCOUNTS, INSPECTION AND AUDIT OF EMPLOYERS

	Service	Requirements	Where to get the service and the time it takes
1.	<b>Application for employer's registration number (institution)</b>	<ul style="list-style-type: none"> <li>- Filling out an application form meant for the registration of a new employer within seven days starting from the time when the first employee started to work.</li> <li>- A copy of a trading license for companies</li> <li>- A copy of the law or resolution establishing a given institution/organ for public institutions.</li> <li>-A copy of registration certificate issued by MINALOC/RGB for Non-government organizations</li> <li>- A copy of legal personality for cooperatives (RCA)</li> <li>- A copy of accreditation certificate issued by competent organs granting authorization to carry out activities for schools, medical institutions, financial institutions, etc.</li> <li>- A copy of identification card when it's individuals who want to register as employers.</li> </ul> <p><b><u>N.B:</u></b></p> <p>For companies which register within RDB, the said number is immediately issued without having to register for the second time within RSSB.</p>	<p>By the very time of application (15 minutes)</p> <p>At RSSB District Branch</p>

2.	<b>Application for the activation of employer's registration number obtained through Rwanda Development Board (RDB)</b>	<ul style="list-style-type: none"> <li>- Application letter stating the time when first employees started employment.</li> <li>- Accreditation certificate issued by competent institutions.</li> <li>- A copy of identification card or passport of the company's representative and his/her telephone number</li> </ul>	<p>By the very time of application (15 minutes)</p> <p>At RSSB District Branch</p>
3.	<b>Application for employees' numbers</b>	<ul style="list-style-type: none"> <li>- Registration for using RSSB online services</li> <li>- Application for employees' registration number through RSSB website (<a href="http://www.rssb.rw">www.rssb.rw</a>)</li> <li>- Having your employee's identification card number</li> </ul>	Online service.
4.	<b>Payment of pension, occupational hazards, maternity leave, health insurance and community based health insurance contributions</b>	<ul style="list-style-type: none"> <li>- Registration for using RRA online services(E-Tax) or Ishema platform <a href="http://www.ishema.rssb.rw">www.ishema.rssb.rw</a></li> <li>-Need to have employer's registration number and employees' RSSB affiliation numbers.</li> <li>-Do declaration of employees' salaries through RRA website. or Ishema platform <a href="http://www.ishema.rssb.rw">www.ishema.rssb.rw</a></li> <li>-Payment of contributions after salary declaration.</li> </ul>	Online service.
5.	<b>Application for RSSB clearance certificate</b>	<ul style="list-style-type: none"> <li>-To be in possession of the institution TIN Number with RRA</li> <li>-To be in possession of the institution registration number with RSSB.</li> <li>- Having cleared all debts owed to RSSB concerning pension, community-based</li> </ul>	<p>Online service.</p> <p>Within 48 hours</p>

		<p>health insurance and maternity leave schemes.</p> <p>- Application for clearance certificate through RRA website or RSSB Website. - Payment for Clearance certificate</p>	
6.	<b>Temporary suspension of registration number of the company</b>	<p>-In case of layoffs, a company or any institution shall write a letter to RSSB for information. In appendix to this letter, a note of the District Labor Inspector from the District where the institution is located must be provided.</p> <p>The same number can be reactivated for use by the institution in question upon reinstating employees in their positions.</p> <p><b>Note:</b> The suspension of RSSB's company number is only possible when the company doesn't have debt.</p>	At RSSB District Branch or Headquarters
7.	<b>Request correction of the employee's identification</b>	<p>-Application letter addressed to the Chief Executive officer of RSSB or through the website <a href="http://imisanzu.rssb.rw">imisanzu.rssb.rw</a></p> <p>-Documents showing the identification of the very employee (birth certificate and a copy of identity card).</p> <p><b>N.B:</b></p> <p>If need be and depending upon the nature of his/her concern, an employee can be requested to provide other types of documents such as the employer's application letter for correction of his/her identification, a certificate issued by competent institutions permitting him/her to change his/her identification, and others.</p>	At RSSB District Branch or Headquarters <b>Within 5 days</b>

8.	<b>Request for correction of the individual account contributions</b>	<ul style="list-style-type: none"> <li>- An application letter addressed to the Chief Executive Officer of RSSB showing the details of the previous employment (Company name and when he/she worked there)</li> <li>- An employee can also fill out a form for that regard or express his/her concern at RSSB HQs or Branches</li> <li>- Or submit his/her request through the website <a href="http://imisanzu.rssb.rw">imisanzu.rssb.rw</a></li> <li>- To attach work certificates from former employers if possible.</li> </ul>	<p>At RSSB District Branch or Headquarters</p> <p><b>Within 7 days</b></p>
9.	<b>Enrolling with RSSB pension voluntary scheme</b>	<ul style="list-style-type: none"> <li>- Having no paid job for mandatory contributions.</li> <li>- To be not more than 50 years old when an employee has not enrolled for a mandatory pension before. <ul style="list-style-type: none"> <li>- Birth certificate</li> <li>- Copy of identity card</li> </ul> </li> <li>-Filling out a reserved form at RSSB branch.</li> </ul>	<p>At RSSB District Branch or Headquarters</p> <p><b>Within 15 minutes</b></p>
10.	<b>Request for recovering employee contributions.</b>	<ul style="list-style-type: none"> <li>- An application letter addressed to the Chief Executive Officer of RSSB showing the employee's former employers, the time when he/she was employed there.</li> <li>- An employee can also fill out a form for that regard <ul style="list-style-type: none"> <li>- or express his/her concern/submit his query through the website <a href="http://imisanzu.rssb.rw">imisanzu.rssb.rw</a></li> </ul> </li> <li>- Work certificates are to be attached</li> <li>- or a copy of a court judgment for cases settled in courts.</li> </ul>	<p>Laws regarding employers' payment Enforcement are applied.</p>
11.	<b>Check pension contributions.</b>	<ul style="list-style-type: none"> <li>- To have telephone number registered on your ID that is linked to your RSSB number.</li> <li>- Visit <a href="http://www.imisanzu.rssb.rw">www.imisanzu.rssb.rw</a></li> <li>- Register by filling in the required information (Telephone number, ID number and RSSB) and <b>submit</b>.</li> <li>- Use your phone to dial <b>*876*4044#</b> and <b>submit</b>.</li> <li>- You receive the password to fill in the space provided after entering your password <b>click on submit</b> and you will be instantly logged into your RSSB account.</li> </ul>	<p>Online</p> <p>Visit <a href="http://www.imisanzu.rssb.rw">www.imisanzu.rssb.rw</a></p> <p>Or</p> <p>Dial <b>*876#</b> and follow the prompts</p>

## TABLE HIGHLIGHTING SERVICES DELIVERED BY ENFORCEMENT AND DEBT RECOVERY UNIT

	Service	Requirements	Where to get the service and the time it takes
1	<b>Debt notification to employers</b>	<p>- RSSB sends a debt notification document to employers showing the contributions to be paid.</p> <p>- Those contributions must be paid within 30 days starting from the day when the notification was received.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>➤ Claims on the part of employers about the notification are formulated in not later than 30 days. Besides, a proof must be provided.</li> <li>➤ The management of RSSB informs an employer about their decision on the employer's opinion within 30 days starting from the time when they received it. In case there is no response given, the employer's statement is considered unfounded.</li> </ul>	At RSSB Headquarters
2	<b>Request for payment in instalments</b>	<p>With understandable reasons, an employer requests for payment in instalments within 30 days from the time when he/she received the said notification or a copy of the RSSB response to the employer's statement.</p> <p>- Before requesting for payment in instalments, an employer must pay 10% of the whole debt.</p>	At RSSB Headquarters  The response is provided within five days (5 days)

		<p><b>Note:</b> Payment in installments must be done within two years.</p>	
3	<p><b>Issuance of a Warning document</b></p>	<p>In case contributions are not duly paid as required, there is issue of warning by RSSB to an employer requesting him/her to pay within 15 days starting from the time when the warning was received. Furthermore, this warning indicates to an employer the legal consequences this may incur should he/she default on payment.</p>	<p>At RSSB Headquarters</p>
4	<p><b>Request for payment in installments for an employer upon receiving a warning document</b></p>	<p>- Before requesting for payment in instalments, an employer must pay 20% of the whole debt.</p> <p>-A request letter addressed to the Chief Executive Officer of RSSB requesting to pay in instalments in not later than two years.</p> <p><b>Note</b></p> <p>After 15 days, an employer who received a warning and fails to pay contributions and who does not request to pay in instalments receives a notification showing the whole amount to be paid. This notification is considered as a court judgment rendered which must be executed.</p>	
5	<p><b>Request for payment in installments for an employer upon receiving a notification of the total debt which is considered as a court judgement to be enforced</b></p>	<p>- Before requesting for payment in installments, an employer must pay 30% of the whole debt.</p> <p>- A request letter addressed to the Chief Executive Officer of RSSB requesting to pay in instalments within one year and half (18 months).</p> <p><b>Note:</b></p> <p>The request is made within less than 15 days.</p>	

6	<p><b>Request for payment in installments for an employer who has received a notification requesting him/her to pay within 24 hours or whose immovable property has been seized</b></p>	<p>- Before requesting for payment in installments, an employer must pay 30% of the whole debt.</p> <p>- An application letter addressed to the Chief Executive Officer of RSSB requesting to pay in instalments within one year (12 months).</p>	
7	<p><b>Appeal</b></p>	<p>Before taking a dispute to court over a decision made by RSSB, an employer must submit his/her concern to RSSB Board of Directors within 30 days after receiving a warning.</p>	<p>At RSSB Headquarters</p> <p>A response to an appeal is given within 60 days.</p> <p>If the response is not given within 60 days, an appeal is considered as rejected.</p>



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## Pension and Pre-Retirement Benefits Department

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## TABLE DETAILING SERVICES DELIVERED BY PENSION AND PRE-RETIREMENT BENEFITS DEPARTMENT

	Service	Requirements	Where the service is delivered and time it takes
1.	<b>Request for retirement pension (Submission of the file)</b>	<p>-To be at least of old age as provided for by law            To attend at least retirement age 60 years or any retirement age as provided by a special law            - To fill out a retirement pension application form            - The applicant birth certificate            - The applicant life certificate            - Two passport photos            - The applicant bank account (The bank account holder document)            - A copy of identification card            - List of previous employers            - Retirement letter from the employer (if need be)</p> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>▪ The applicants in prison write a proxy letter to indicate the person who will represent them. The request on the part of a prisoner is sent through the authority of his/her prison cell. then the representative provides his/her bank account in addition to the photocopy of his/her identity card.</li> <li>▪ For the diaspora applicants, all request documents including pension retirement application form which is available on the RSSB website (<a href="http://www.rssb.rw">www.rssb.rw</a>) once filled and signed by the applicant it has to be certified by Rwandan Embassy in that country . The request is considered and certified at the Embassy of Rwanda in that country before sending it to RSSB. In addition, the pension benefits are paid in Rwandan francs either into the applicant's</li> </ul>	<p>At RSSB District Branch office.</p> <p>The response to the request is due within 30 days.</p> <p><b>Note :</b>            The payment of the requests received in the month get paid at the end of the following month.</p>

		bank account or into the bank account which belongs to the person designated as his/her Representative/the attorney through the Embassy.	
2.	<b>Request for survivor' pension benefits by beneficiaries of the affiliated member</b>	<p><b>A widow/widower is required to:</b></p> <ul style="list-style-type: none"> <li>- To fill out a pension application form for beneficiaries of the deceased affiliated member..</li> <li>- Marriage certificate with the deceased person or</li> <li>- A widow/widower certificate</li> <li>- The applicant's life certificate.</li> <li>- The deceased's death certificate</li> <li>- A copy of identification card of the parent applying on behalf of the minor(Underage).</li> <li>- The applicant bank account (The bank account holder certificate)</li> </ul> <p>- Two passport photos</p> <p><b>An orphan is required :</b></p> <ul style="list-style-type: none"> <li>- To fill out a survivor's pension application form for beneficiaries of the deceased affiliated member when need be.</li> </ul> <p>- Birth certificate</p> <p>- The applicant's life certificate.</p> <p>- The deceased's death certificate</p> <p>- A copy of the court judgment certifying that the deceased is the adoptive parent, or confirming that the deceased person is the father/mother of the child, when need be.</p> <p>- The applicant's bank account (The bank account holder certificate), when need be.</p> <p>- Certificate of school attendance of orphans who are still at school from age of 18 to 25 years.</p>	<p>At RSSB District Branch office.</p> <p>The response to the request is due within 30 days.</p> <p><b>Note :</b></p> <p>The payment of the requests received in the month get paid at the end of the following month.</p>

		<ul style="list-style-type: none"> <li>- A bachelorhood certificate when the orphan is beyond 21 years old.</li> <li>- Medical certificate for an orphan over 18 years old with permanent physical or mental disability.</li> <li>- A court judgment designating the child's representative and a copy of identity card of the said representative applying on behalf of minor child.</li> <li>- A birth record for the child whose parents were not married legally.</li> <li>- Two passport photos</li> </ul> <p><b>A Parent(s) of the deceased affiliated member</b>  <b>Note:</b> a parent of a deceased affiliate is eligible when the affiliate died single and without a child</p> <p><b><u>Requirements:</u></b></p> <ul style="list-style-type: none"> <li>- To fill out survivors' pension application form</li> <li>- The deceased's death certificate of the affiliated person</li> <li>- Birth certificate or a court judgment certifying that the parent has legally adopted the deceased.</li> <li>- A copy of identification card of the applying parent.</li> <li>- Certificate of bachelorhood (Single status) for the affiliated person.</li> <li>- 2 passport photos of the applicant</li> <li>- The applicant's bank account (The bank account holder certificate),</li> </ul>	
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3.	<p><b>Requesting for Invalidity pension benefits (non-occupational disability benefits).</b></p>	<ul style="list-style-type: none"> <li>- To fill out a form from RSSB Branch for medical certificates for occupational Incapacity (P6) certified by a recognized medical doctor.</li> <li>- Letter requesting for invalidity/non-occupational disability pension benefits.</li> <li>- Letter issued by employer explaining the cause of the employee's work stoppage.</li> <li>- Medical report on the applicant's medical conditions</li> <li>- Birth certificate of the applicant.</li> <li>- Life certificate of the applicant.</li> <li>- A copy of identification card of the applicant.</li> <li>- The applicant bank account (The bank account holder certificate),</li> <li>- Having a medical consultation with RSSB medical Doctor after submission of the file.</li> </ul> <p><b><u>Disability benefits eligibility requirements</u></b></p> <p>An insured who becomes disabled before reaching retirement age shall have the right to disability benefits if he/she fulfils the following conditions:</p> <p>1° to have contributed for at least three (3) years.</p> <p>2° to have contributed up to six (6) months within a period of twelve (12) months before the date on which his/her disability is certified by a medical doctor.</p> <p>3° to have ceased to perform any remunerated activity.</p> <p>4° if, upon his/her request or upon the employer's request, the disability is certified by a recognized medical doctor and confirmed by medical officer for the public entity in charge of pension scheme.</p>	<p>At RSSB District Branch office.</p> <p>Seven days after the application has been received at RSSB headquarters, the patient meets RSSB medical Doctor.</p> <p>Payment is done not later than the 30th of the month following the month when the patient met a medical Doctor.</p>
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		<p><b>NB:</b></p> <ul style="list-style-type: none"> <li>- However, if the disability results from a hazard (Accident), the member shall be eligible for disability pension, provided he/ she is a member at the time of the hazard.</li> <li>- Where the insured person is already partially disabled and his/her disability subsequently develops to the point where he/she can no longer perform any remunerated activity, he/she shall be deemed to be disabled.</li> </ul>	
4.	<b>Requesting for early retirement pension</b>	<p>If an affiliated person becomes prematurely old before reaching the retirement age, and it is certified so by a commission composed of recognized medical doctors established by the Minister in charge of health upon request by the employer or employee, he/she is entitled to early retirement pension.</p> <ul style="list-style-type: none"> <li>- For early retirement pension benefits, the applicant must meet the following requirements: <ul style="list-style-type: none"> <li>- He/She must have contributed for at least fifteen years in social security;</li> <li>- To have ceased to perform any remunerated activity</li> </ul> </li> </ul> <p>Requirements for applying early retirement and disability pension.</p> <ul style="list-style-type: none"> <li>- To fill out a form from RSSB Branch for medical certificate for occupational Incapacity (p6) certified by a recognized medical doctor.</li> <li>- Application for early retirement pension</li> <li>- Birth certificate of the applicant.</li> <li>- Medical report on the applicant's medical conditions</li> </ul>	<p>At RSSB District Branch office.</p> <p>The response to the application is due in 30 days from the time when it is received</p> <p><b>Note :</b></p> <p>The payment of the requests received in the middle of the month takes place at the end of the following month.</p>

		<ul style="list-style-type: none"> <li>- Letter issued by employer explaining the cause of the employee's work stoppage.</li> <li>- Life certificate of the applicant.</li> <li>- A copy of identification card of the applicant.</li> <li>- The applicant bank account (The bank account holder certificate),</li> <li>- 2 passport photos</li> </ul> <p><b>Note :</b></p> <p>An affiliated person who is eligible for early retirement pension benefits; but who did not contribute 15 years shall receive a one-time allowance(Lump Sum).</p>	
5.	<b>Application for the certificate of retirement pension payment</b>	<ul style="list-style-type: none"> <li>- To have provided your life certificate</li> <li>- To bring both your file number and your identification card.</li> </ul>	<p>At RSSB District Branch office.</p> <p>One day</p>
6.	<b>Changing your bank account used for payment</b>	<ul style="list-style-type: none"> <li>- To write an application letter (with this letter, you will mention your file number and request to change your bank account)</li> <li>- To this letter, you will attach a note issued by the bank certifying that you are the account holder of the new bank account that you want your money to be paid.</li> </ul>	<p>At RSSB District Branch office or RSSB Headquarters</p> <p><b>Within 7 days, the applicant is informed that his/her request was addressed through a telephone call, a SMS or Email.</b></p>

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## Occupational Hazards Division

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**Insure the Life  
of your workers,  
accident is not  
predictable**



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## TABLE HIGHLIGHTING SERVICES DELIVERED BY OCCUPATIONAL HAZARDS DIVISION

	Service	Requirements	Where the service is delivered and time it takes
1.	<b>Declaration of occupational hazards</b>	<ul style="list-style-type: none"> <li>➤ The form A1/M1 is filled out by the employer and it can be issued alone or accompanied by:</li> <li>➤ the due form A2/M2 and M3 filled out by a recognized medical Doctor.</li> </ul> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>➤ The deadline for reporting occupational hazards is two years starting from the time when the hazard happened.</li> <li>➤ In case the employer did not declare occupational hazard, the employee himself/herself or any other interested person can do it.</li> <li>➤ In case an occupational hazard has resulted in death, the following documents are required:               <ul style="list-style-type: none"> <li>● The deceased's birth certificate</li> <li>● Bachelorhood certificate or marriage certificate</li> <li>● Death certificate</li> <li>● Birth certificates for children</li> <li>● Life certificates for both children and the surviving parent.</li> <li>● Certificate of school attendance for children aged 18 or more</li> <li>● Bachelorhood certificates for children aged 21 or more</li> <li>● Certificate of guardianship issued by</li> </ul> </li> </ul>	<p>At RSSB District Branch.</p> <p>Within 30 days, the declaration documents must be reached at the RSSB Headquarters with investigation report attached.</p>

		<p>competent Courts in case of the death of both parents of the surviving children.</p> <ul style="list-style-type: none"> <li>● Certificate of legal recognition of a natural child</li> <li>● A life certificate for his/her parents</li> <li>● The bank account number and a copy of the identification card of the person to whom the money will be paid.</li> </ul> <p><b>Note :</b></p> <p>In case the insured person died from occupational hazard, the Occupational Hazards Division pays out occupational hazards benefits to his/her surviving spouse, children and all his parents Life certificates for the deceased's parents are provided in addition to their bank account and a copy of their identification card.</p>	
2.	<b>Investigation on hazard</b>	<p>Declaration of witnesses</p> <ul style="list-style-type: none"> <li>➤ Hazard eye witnesses</li> <li>➤ Eye witness to testify that the hazard befell a worker while on duty.</li> <li>➤ Their telephone numbers</li> <li>➤ Where they can be found.</li> </ul>	At RSSB District Branch
3.	<b>Completing the file</b>	Provide the due form A5/M4. This form is filled out by a registered Medical Doctor.	Either at RSSB Branch or at RSSB Headquarters
4.	<b>Consultation with the RSSB medical advisor</b>	<ul style="list-style-type: none"> <li>- A file containing A1, A2, A5/M1, M2, M3, M4</li> <li>- Approved investigation report</li> </ul> <p><b>Note :</b></p> <p>Whoever fails to meet the RSSB medical Doctor, will let RSSB know about it so</p>	At RSSB Headquarters 7 days after all requirements are fulfilled, the patient meets the Medical advisor.

		that they may reach out to him/her.	
5.	<b>Requesting for salary compensation in case you have ceased the work due to incapacity for working resulting from occupational hazard</b>	<ul style="list-style-type: none"> <li>- The worker's documents reporting/ declaring occupational hazard or disease must have been received and approved.</li> <li>- The employee must have met the RSSB medical advisor after submitting the forms A1/M1, A2/M2</li> <li>- Providing a bank account</li> <li>- Birth certificate</li> <li>- Life certificate</li> <li>- When the occupational hazard has resulted in employment termination, the employee will provide a document testifying this reason for this work termination.</li> </ul>	<p>At RSSB Headquarters</p> <p>The salary compensation is paid in not later than the 30th of the month following the month in which you met the RSSB Medical advisor.</p>
6.	<b>Requesting reimbursement of money spent on medical treatment related to occupational hazards</b>	<ul style="list-style-type: none"> <li>- The employee's documents declaring/ reporting occupational hazard must have been received and approved as work related hazard: <b>A1, A2/M1, M2 and investigation report.</b></li> <li>- A letter written to RSSB requesting for the reimbursement of the amount of money spent for medical treatment of occupational hazard.</li> <li>- Providing the original invoice for money spent for medical treatment of occupational hazard.</li> </ul> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>➤ Either the employer, the employee or the guarantor pursues the reimbursement of this money in case they are the ones who have paid for the employee's medical treatment.</li> </ul>	<p>At RSSB Headquarters</p> <p>This money is paid out not later than the 30th of the month following the month in which the request was made</p>

7.	<b>Changing your bank account on which your benefits are paid.</b>	<p>-To write an application letter (with this letter, you will mention your file number)</p> <p>-Attaching to this letter a note issued by the bank certifying that you are the account holder of the new bank account that you want your money to be paid on.</p>	<p>Three days after the letter has been received, the sender receives an sms, an e-mail or a telephone call to let him/her know that his/her bank account has been changed.</p>
8.	<b>Daily sickness allowances</b>	<p>An employee victim of occupational hazards is entitled to daily sickness allowances if the employer did not pay him/her.</p> <p>He/she will provide:</p> <p>-The employee's documents declaring/reporting occupational hazard or disease must have been received and approved</p> <p>- Certificate issued by the employer certifying that the employee was not paid salary when he/she was sick due to occupational hazard.</p> <p>-A bank account number</p>	<p>At RSSB Headquarters</p> <p>Not later than the 30<sup>th</sup> day of the month following the month in which he/she made her/his request.</p> <p>Note: This allowance is requested in not more than 12 months ( Within 12 months)</p>
9.	<b>Wage claim for paid salaries to an employee during his/her illness contracted following occupational hazards.</b>	<p>- The employee's documents declaring/reporting occupational hazard must have been received and approved:</p> <p>-A letter from the employer to RSSB requesting for the reimbursement of the money(Salary) paid.</p> <p>-Salary slip to testifying that the salary of the employee was paid.</p>	<p>At RSSB Headquarters</p> <p>Not later than the month following the month in which he/she made her/his request.</p> <p><b>Note :</b> This money is requested in not</p>

		-The employer's bank account (The Institution he/she works for)	more than 12 months
10.	<b>Request for medical treatment over medical conditions caused by occupational hazard when you have no means to pay in order to be refunded later</b>	<p>- The employee's documents declaring/reporting occupational hazard must have been received and approved:</p> <p>-Upon request by writing a letter or using any other means.</p>	<p>At RSSB Headquarters</p> <p><b>Within seven days</b></p>
11.	<b>Requesting money to cover funeral expenses for an employee died from occupational hazard.</b>	<p>- A request letter</p> <p>- Death certificate</p> <p>-An employee's documents declaring occupational hazard must have been approved as related to occupational hazard</p> <p><b>Note:</b></p> <p>Money to cover funeral expenses must be requested in not more than 12 months</p>	At RSSB Headquarters

## Maternity Leave Benefits Division



**Relax, enjoy your  
maternity leave**



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Our Future**

## TABLE HIGHLIGHTING SERVICES DELIVERED BY MATERNITY LEAVE BENEFITS DIVISION

	Service	Requirements	Where the service is delivered and the time it takes
1.	<p><b>Requesting reimbursement of salaries paid to a woman during her maternity leave</b></p>	<ul style="list-style-type: none"> <li>- A form requesting for the reimbursement of the money paid to a woman during her maternity leave (this form bears the employer's signature). Upon making a request for the reimbursement of the amount of money paid, the employer must make sure that contributions have been declared.</li> <li>-A form requesting for the payment of maternity leave indemnities (This request bears the signature of the woman on maternity leave and that of the employer in addition to his/her seal.</li> <li>- A copy of the woman's identification documents (identification card or passport).</li> <li>- A bank certificate notifying the employer's bank account.</li> </ul> <p><b>NB:</b> The bank name must match with the employer's name written on the form requesting the reimbursement of that money and the one which is registered in RSSB. In case of mismatching, the account of the employer will not be credited.</p> <ul style="list-style-type: none"> <li>- A document from the employer testifying that the woman is on leave</li> <li>- A salary slip displaying the salaries paid to the woman during her maternity leave. (This document bears the signature of the</li> </ul>	<p>At RSSB Branch located in your residential District</p> <p>Within 30 days</p>

		<p>woman on maternity leave and that of the employer in addition to his/her seal:</p> <ul style="list-style-type: none"> <li>- The original copy of the baby's birth certificate got from Irembo.</li> </ul> <p><b>When need be:</b></p> <ul style="list-style-type: none"> <li>- A medical certificate extending a woman's maternity leave.</li> <li>- Legal document of a child representative when the child's mother has died.</li> <li>- Application form for the reimbursement of that money for maternity leave is available on RSSB website: <a href="http://www.rssb.rw">www.rssb.rw</a>. As well, these forms can be obtained at RSSB Branches in all Districts across the country.</li> </ul> <p><b>Note:</b> The employer makes this request in not more than 6 months starting from the date the woman gave birth or in not more than 3 months starting from the time when her maternity leave ended.</p>	
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## Medical Services Departement



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health and the one  
of yours**



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## TABLE HIGHLIGHTING SERVICES DELIVERED BY MEDICAL SERVICES DEPARTMENT

	Service	Requirements	Where the service is delivered and time it takes
1	<b>Application by a private Institution for affiliation to the health insurance scheme</b>	<ul style="list-style-type: none"> <li>-An application letter to the Chief Executive Officer of RSSB.</li> <li>- A gross payroll showing employees 'gross salary, basic salary, their salary increments and their salary reductions as provided for by the law.</li> <li>- Proof of tax payment to RRA (PAYE-Pay as Your Earn)</li> <li>- RSSB clearance certificate in pension, in occupational hazards scheme, in maternity leave benefit scheme and community-based health insurance scheme.</li> <li>- Trade register (for business companies)</li> <li>- Registration certificate with RDB for companies operating in Rwanda.</li> <li>- Work permit issued by MINALOC for Non-Government Organizations</li> <li>- Registration certificate issued by RCA for cooperatives.</li> <li>- Work permit and license issued by RBC and Ministry of Health for medical institutions</li> <li>- Work permit issued by National Bank of Rwanda (BNR) for micro finance institutions</li> <li>- Certificate of the establishment of an education institution issued by Ministry of</li> </ul>	<p>At RSSB Branch and at the Headquarters</p> <p>Within 30 days</p>

		<p>Education (MINEDUC) for primary and secondary schools.</p> <ul style="list-style-type: none"> <li>- Work permit from Media High Council for media houses.</li> <li>- Registration certificate from Rwanda Directorate General of immigration and Emigration for international NGOs</li> <li>- Certificate of legal personality or temporary certificate of legal personality from RGB for associations; a temporary certificate legal personality is issued to associations without definitive legal personality.</li> <li>- To mention every employee's dependents (legal spouse and their children as well as adoptive children).</li> </ul> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>▪ The institution applying for affiliation to the health insurance scheme must be employing at least 7 employees.</li> <li>▪ For the spouses working for the same institution affiliated with RSSB to the health insurance scheme, each spouse pays his/her own contributions</li> <li>▪ No institution shall start paying contributions for health insurance without having received their affiliation letter. Should this happen, those contributions will not be refunded. Rather, employees start receiving medical treatment due to those contributions paid.</li> </ul>	
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2.	<b>Application for membership with RSSB to the health insurance scheme for retirees.</b>	<p>- He/she must have ever been a member of RSSB to the health insurance scheme (RAMA)</p> <p>- To be entitled to monthly retirement pension benefits.</p> <p>- To fill out a form meant for it</p> <p>- To pay a contribution of 7.5% of your monthly retirement pension benefits. The rest of the contribution will be paid by RSSB</p>	<p>At RSSB Branch or Headquarters</p> <p>Services are delivered to the insured person starting from the 1st of the month following the month the first contribution was paid.</p>
3	<b>Registration of employees as members in RSSB Health insurance scheme</b>	<p>- A copy of letter authorizing the company to be affiliated to the RSSB health insurance scheme</p> <p>- Fill out a form for each employee.</p> <p>- To fill out access format with information about employees.</p>	<p>At RSSB branch</p> <p><b>In 30 minutes</b></p>
4	<b>Registration of beneficiaries (family members) to the RSSB health insurance scheme</b>	<p>- Marriage certificate and a copy of identification card (a husband or a wife);</p> <p>- Birth certificate for a child</p> <p>- A legal certificate issued by competent Court of law testifying a child's adoption or tutorship</p> <p>For those seeking membership to the RSSB health insurance scheme for children whose parents are not legally married, fulfil the following requirements:</p> <ul style="list-style-type: none"> <li>▪ In case the contributions are paid by the father of the child, he must provide a recognition certificate</li> <li>▪ In case contributions are paid by the mother, this one provides a child's birth</li> </ul>	<p>At RSSB branch</p> <p><b>Within 30 minutes</b></p>

		<p>certificate issued by the Sector and a copy of birth certificate issued by the doctor.</p> <p><b>Note:</b></p> <p>The above-mentioned documents are accompanied by:</p> <ul style="list-style-type: none"> <li>- One passport photo with white background per each person</li> <li>- A student card for children between 21 and 25</li> <li>- Providing original documents issued at Sector level</li> <li>- A Child beyond 21 years cannot be a dependent to his/her parents to the health insurance scheme except when she/he is still a student, single and unemployed.</li> <li>- Students are dependents to their parents to the health insurance scheme up to the age of 25</li> <li>- Children with disabilities showing professional inaptitude are always dependents to their parents as long as the latter are still RSSB members to the health insurance scheme.</li> </ul>	
5	<b>Benefiting from health related services</b>	<p>RSSB member presents their health insurance cards or identification cards</p> <ul style="list-style-type: none"> <li>- Asking for medical services forms from RSSB worker or any other authorized people</li> <li>- For a child between 21 and 25 years, he/she presents his/her identification card or his/her</li> </ul>	At hospitals and pharmacies in partnership with RSSB

		<p>student card which shows his/her level of studies.</p> <p>- For a child living with disability/disabilities, he /she presents his/her health insurance card or identification card in addition to a certificate issued by a medical doctor recognized by the Ministry of Health. The said certificate bears both the signature of the RSSB medical advisor and his/her seal.</p> <p><b>Note:</b> For pharmacy services, a medical prescription is presented.</p>	
6	<p><b>For health establishments and pharmacies requiring partnership with RSSB</b></p>	<p>- An application letter addressed to the Chief Executive Officer of RSSB</p> <p>- Documents required that have been listed by RSSB according to the nature of the service you want to deliver</p>	<p>The application is done in two periods at RSSB Headquarters</p> <p><b>Period one:</b></p> <p>Submission of the documents between 1<sup>st</sup> and 21<sup>st</sup> January; the response is due not later than 1<sup>st</sup> April.</p> <p><b>Period two:</b></p> <p>Submission of the documents between 1<sup>st</sup> and 21<sup>st</sup> July; the response is due not later than 1<sup>st</sup> October</p>

7	<b>Invoicing the services delivered to RSSB members in health insurance scheme</b>	Presenting the invoice for services delivered at RSSB District Branch not later than the 15th of the month which follows the month in which medical services were delivered	The RSSB Branch issues a reception note for an invoice  The payment takes place not later than 30 days starting from the time when both parties agreed on the invoice
8	<b>Requesting for the reimbursement of 85% of the amount on the invoice for medical services related to accidents</b>	To request for refund of 85% of the invoice paid by RSSB medical insurance for medical services related to accident done by an RSSB member or/his/her dependent, the following documents must be produced by this member:  - <b>Road accident police report</b> - <b>A pro justitia from the office of the prosecutor</b> - <b>Accident report sheet issued by the insurer of the car involved in the accident.</b> - <b>A pay slip for the member's contribution amounting to 15% over medical services due to a road accident.</b>	At RSSB Branch or Headquarters within 30 days.
9	<b>Approval of medical services as prescribed by a registered medical doctor working for a hospital or clinic in partnership with RSSB by RSSB medical advisor when need be</b>	- Valid prescription form as instructed by RSSB  - Member's medical insurance card or his/her identification card  - A Student's card for students between 21 and 25 years old  <b>Note:</b> For those in need of different types of prostheses and dental braces must come at RSSB Headquarters to meet the RSSB medical advisor for themselves.	- At RSSB Headquarters within 30 days.  - From Monday to Thursday (9:00am- 5:00 p.m)  - On Friday From (9:00am- 3:00 p.m). - For members who live in provinces, online applications are used.

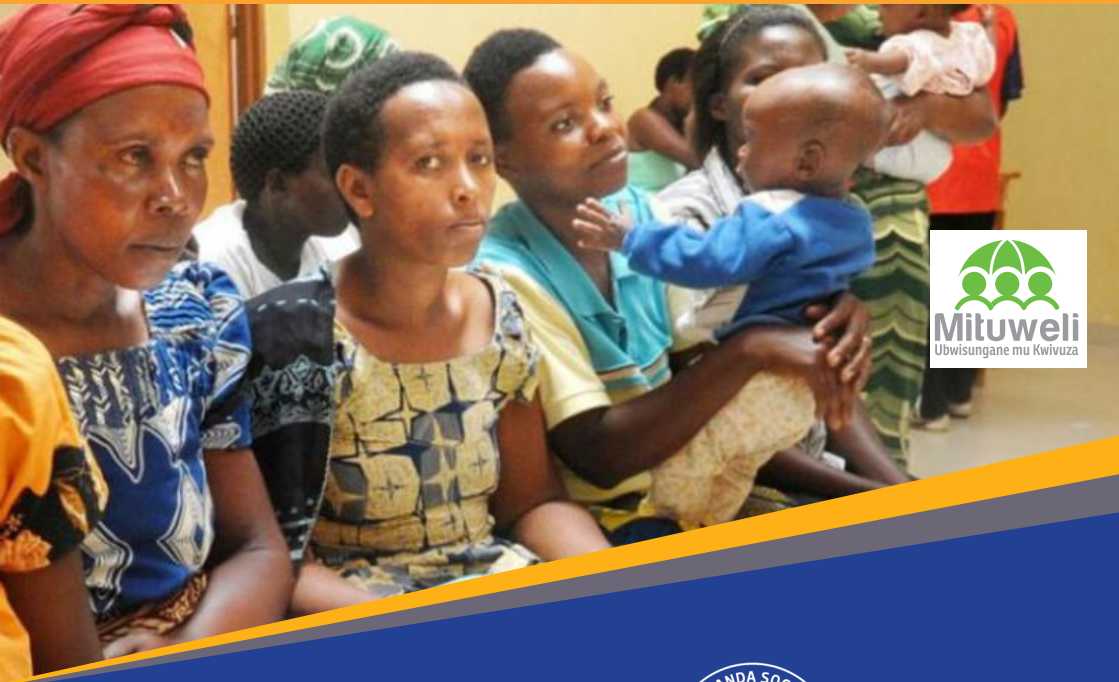
10	<b>Approval of medical services by RSSB medical advisor for members of community-based health insurance</b>	<ul style="list-style-type: none"> <li>- Having attended a health center or health post previously for medical treatment.</li> <li>- Holding a valid medical transfer to a referral hospital.</li> <li>- Identification card number of the head of the family</li> <li>- His/her own identification card or medical insurance card for those who are under 16 years old</li> </ul>	<ul style="list-style-type: none"> <li>- At RSSB Headquarters</li> <li>- From Monday to Thursday (9:00am-5:00 p.m)</li> <li>- On Friday From (9:00am- 3:00 p.m)</li> </ul>
11	<b>Request for the extension of the right to health insurance for a non-student child over 21 years old with a disability or permanent disease</b>	<ul style="list-style-type: none"> <li>- A member's medical insurance card or identification card</li> <li>- The insurance card or identification card of a child with a disability.</li> <li>- A medical report certifying the child's illness or disability.</li> <li>- To take a child to the RSSB medical advisor for consultation.</li> </ul>	<ul style="list-style-type: none"> <li>- At RSSB Headquarters</li> <li>- From Monday to Thursday (9:00am-5:00 p.m)</li> <li>- On Friday From (9:00am- 3:00 p.m)</li> </ul>



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## Community Based Health Insurance (CBHI) Departement

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## TABLE DESCRIBING SERVICES DELIVERED BY COMMUNITY-BASED HEALTH INSURANCE SCHEME (CBHI)

	Service	Requirements	Where the service is delivered and the time it takes
1	<p><b>Payment of contributions to community-based health insurance scheme</b></p>	<p>-To be registered under Ubudehe category</p> <p>-The identification card of the head of the family(Household) must be correctly registered to Ubudehe categories.</p> <p>- To pay contributions as required</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>➤ Those who pay contributions for a big number of people submit the list of these people that they want to pay for to a nearby RSSB Branch for verification before payment. Payment proof is taken back to the RSSB Branch.</li> <li>➤ In case there are some family members who are affiliated to other types of health insurance scheme, the head of the family (Household) gets in touch with the office of Community-based health insurance at the health center and provides them with their health insurance cards. This service is delivered once; any member who stops using any other type of health insurance scheme is the one who inform back RSSB section at health center to be registered again to Community-based health insurance.</li> <li>➤ The financial year for community-based health insurance starts on 1st</li> </ul>	<p>- At Umurenge SACCO using MobiCash technology</p> <p>- At Sector offices using Irembo technology</p> <p>- Irembo agents</p> <p>- MobiCash (Agents)</p> <p>- Using Mobile telephone by dialing <b>*909#</b> and follow instructions. A code for payment will be provided with you, then to pay you dial *182#</p> <p>Dial <b>*182*3#</b> Yes, Put in 12, then your Pin. You arrive where you select among RSSB services, then select 1 Mituweli and follow the prompts.</p>

		<p>July to end on 30th June of the following year. Family members start benefiting from medical treatment under this scheme at once upon the payment of their contribution.</p> <p><b>Note:</b></p> <p>When the family has paid up to 75% of their contribution, the family members benefit from medical services under this scheme up to 31st December. Beyond this time, medical services are delivered to them upon paying their contribution completely.</p>	
2.	<p><b>Issuance of a medical insurance card to those who are too young to register for national identification card</b></p>	<p>-All members of the family must have paid their contributions as required.</p> <p>-The recipient must be less than 16 years old and not in possession of a national identification card.</p> <p>-One passport photo on which her/his face is plainly visible.</p> <p>- Identification certificate issued by office of his/her residence cell.</p>	<p>At the office of community-based health insurance at the level of a health center.</p> <p>Within one day</p> <p>The service is free of charge</p>

<p>3. <b>Medical treatment services with community-based health insurance scheme</b></p>	<ul style="list-style-type: none"> <li>➤ A member must be in possession of national identification card or community-based health insurance card for those who are still too young to get national identification card.</li> <li>➤ If all family members have paid their contributions (up to 75% at least), they get medical treatment services from July to December of the insurance year. From January of the following year, they must have contributed up to 100%.)</li> <li>➤ The head of the household's national identification card number must be known to him/her. She/he may bear it in the mind or written down somewhere.</li> <li>➤ Filling out a medical treatment form</li> </ul> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>➤ A member of the community-based health insurance scheme goes for medical treatment starting from health post or health center.</li> <li>➤ If the medical condition involved goes beyond the ability of a First-Generation Health Post, a patient is transferred to a health center</li> <li>➤ If the medical condition involved goes beyond the ability of a Second-Generation Health Post or Health center, a patient is transferred to a District Hospital.</li> </ul>	<p>- A member of community-based health insurance is allowed to benefit from medical services from any health establishment in partnership with RSSB for community-based health insurance scheme.</p> <p><b>- The copayment value is Frw 200 at health post or health center or 10% of the total cost at hospital.</b></p> <p><b>Note :</b></p> <p>Medical services are free of charge for members who fall into the first socio-economic class.</p>
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		<ul style="list-style-type: none"> <li>➤ The District Hospital may transfer a patient to a Provincial Hospital such as Bushenge, Rwamagana, Kinihira and Ruhango. She/he can be transferred to referral hospitals such as Kibungo, CHUB, CHUK, CRAES Ndera and Rwanda Military Hospital. A patient may even be transferred to King Faysal Hospital in case of need.</li> <li>➤ Furthermore, a member of community-based health insurance may be transferred to any medical clinics in partnership with RSSB where special medical treatment may be provided be received. Those medical clinics are such as  "Mediheal Diagnostic and Fertility Center, Elysium Healthcare Rwanda Ltd, Africa Healthcare Network Ltd, HVP Gatagara Orthopedics and Rehabilitation Hospital, Kabgayi Eye Hospital, Isange Rehabilitation Center".</li> </ul>	
4.	<b>Approval of patient medical transfer to King FAISAL Hospital for CBHI members</b>	<ul style="list-style-type: none"> <li>- A request letter</li> <li>- Copy of community-based health insurance card for those who are under 16 years old/National identity card.</li> <li>- A copy of medical transfer issued by the following referral hospitals: Kibungo Hospital, Ruhengeri Hospital, Kibuye Hospital, CHUK, CHUB and Rwanda Military Hospital.</li> </ul> <p><b>Note :</b></p> <ul style="list-style-type: none"> <li>▪ This request is examined by a medical committee which comes up with a written outcome/ response.</li> </ul>	At RSSB Headquarters. The response is due in not more than seven days starting from the time when the application letter was received.

		<ul style="list-style-type: none"> <li>▪ In case of emergency, it falls to the administration of hospitals to call the RSSB medical advisor.</li> </ul>	
5.	<b>Payment for the medical services delivered to members of community-based health insurance scheme</b>	<p>- Health centers and hospitals present monthly invoices to the RSSB agent for medical services delivered to members of community-based health insurance.</p> <p>- Depending on the location of the health establishment, an invoice, after verification, must be sent to the RSSB District Branch and, from there, be brought to RSSB Headquarters afterward.</p> <p>- An invoice is verified and approved for the payment to take place in not later than 30 days starting from the time when both parties agreed on it.</p>	<p>At RSSB Headquarters</p> <p><b>Within 30 days</b></p> <p><b>Note :</b> Invoice from Health post and Health centers are submitted using Kwivuza System (IHBS)</p>
6.	<b>Partnership agreement with health establishments</b>	<p>- For public health establishments (hospitals and health centers), accreditation letters issued by the Ministry of Health are required</p> <p>- For private small health establishments (Health Posts), the requirements are as follows:</p> <ul style="list-style-type: none"> <li>▪ An application letter from Districts for partnership with RSSB in community-based Health insurance</li> <li>▪ Inspection report by inspection team made up of the District Director of Public Health, the representative of the district hospital, the representative of health center and the representative of RSSB in the District where the health center is located. This report checks on whether the applicant meets the requirements.</li> <li>▪ To submit all the documents as required by the Ministry of Health.</li> </ul>	<p>At RSSB Headquarters</p> <p>Within 15 days</p> <p><b>Note :</b> No medical establishment shall claim for payment without any agreement with RSSB</p>

## Long Term Savings Scheme EjoHeza



**Save for the Future**



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## TABLE DESCRIBING SERVICES DELIVERED THROUGH LONG TERM SAVINGS SCHEME (EjoHeza)

	Service	Requirements	Where the service is delivered and the time it takes
1.	<b>Opening Ejo Heza account</b>	<ul style="list-style-type: none"> <li>- To be of Rwandan nationality</li> <li>- A foreigner residing in Rwanda with a residence permit</li> <li>- A Rwandan aged 16 is required to possess national identification card issued by NIDA</li> <li>- A child under 16 years is required to present his/her parent's national identification card or that of his/her representative issued by NIDA.</li> <li>- A telephone number for contact is paramount.</li> </ul> <p>A foreigner residing in Rwanda is required to:</p> <ul style="list-style-type: none"> <li>-be in possession of residence permit issued by NIDA</li> <li>- A telephone number for contact is paramount.</li> </ul> <p>A Rwandan national domiciled abroad (Diaspora) is required to:</p> <ul style="list-style-type: none"> <li>- Be in possession of national identity card issued by NIDA</li> <li>- To be in possession of a Rwandan passport or from any other country</li> </ul>	<p>Online <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>You can dial *506# and follow the instructions</p> <p>Through partners of (MobiCash, MTN and Airtel-Tigo)</p>



2.	<b>Payment of contributions</b>	<p>The following are requirements for paying contributions:</p> <ul style="list-style-type: none"> <li>-To have opened EjoHeza account</li> <li>- National identity card number for EjoHeza member</li> </ul>	<p>Rwandans or any other member of Ejo Heza pay their contributions through the following partners:</p> <ul style="list-style-type: none"> <li>- MTN</li> <li>- Airtel/Tigo</li> <li>- Mobicash</li> <li>- BPR,</li> <li>- BK (ikofi)</li> <li>- Equity bank</li> <li>- Cogebank</li> </ul> <p>- After declaration, they can, even, pay in groups depending upon the location where they are based</p> <p>- For Rwandans residing abroad, the payment can be done online by visiting Online <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a> and using MASTER CARD&amp; VISA CARD</p>
3	<b>Request for the payment of old age pension benefits (submission of documents)</b>	<p>To be of retirement age as provided for by the law establishing long term saving scheme</p> <ul style="list-style-type: none"> <li>- A request letter for old age pension benefits payment addressed to the Chief Executive Officer of RSSB</li> <li>-Life certificate for the applicant</li> <li>-a copy of national identification card</li> </ul>	<p>-Online on <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>-At RSSB branch within the District or at the Headquarters</p> <p>A member with full required documents gets paid within 20 days starting from the time when his/her application was approved</p>

4	<p><b>Application for payment of survivors' pension benefits</b></p>	<p><b>A widower/widow is requested to present:</b></p> <ul style="list-style-type: none"> <li>- A request letter to the Chief Executive Officer of RSSB</li> <li>- Death certificate of the insured issued by a hospital</li> </ul> <p><b>NB:</b> - A certificate issued by the Executive Secretary of the cell testifying that the deceased died at home.</p> <ul style="list-style-type: none"> <li>- Death certificate obtained from Irembo.</li> <li>- A copy of the deceased's Identification card and that of his/her Heir</li> <li>- Marriage certificate with the deceased person</li> <li>- Life certificate for the heir</li> </ul> <p><b>The orphan is requested to present:</b></p> <ul style="list-style-type: none"> <li>- A request letter to the Chief Executive Officer of RSSB</li> <li>- Death certificate of the insured deceased issued by a hospital or a certificate issued by the Executive Secretary of the cell testifying that the deceased died at home</li> <li>- Death certificate obtained from Irembo.</li> <li>- A copy of the deceased's Identification card and that of his/her Heir</li> </ul>	<p>Online <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>At RSSB District Branch or Headquarters</p> <p>A member with full required documents gets paid within 20 days starting from the time when his/her application was approved</p>
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		<ul style="list-style-type: none"> <li>- A copy of a court judgment confirming the deceased as a parent to a child even if the said parent is not a biological parent to the child, or a witness confirming that the deceased person is a father or mother to the child, if need be.</li> <li>- A certificate issued at Sector level testifying that there are no conflicts among eligible heirs. (Form 13B)</li> </ul> <p><b>A parent is requested to present:</b></p> <ul style="list-style-type: none"> <li>- A request letter addressed to the Chief Executive Officer of RSSB</li> <li>- Death certificate of the insured person</li> <li>- A certificate to testify that the deceased is his/her child.</li> <li>- A copy of the deceased's national identification card</li> <li>- A certificate issued at Sector level testifying that there are no conflicts among eligible heirs. (Form 13B)</li> </ul>	
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5	<b>Request for the payment Of disability pension or permanent disease</b>	<p>A person requesting for disability pension is requested to present:</p> <ul style="list-style-type: none"> <li>- A request letter addressed to the Chief Executive Officer of RSSB</li> <li>- A copy of identification card</li> <li>-Life certificate</li> <li>-A medical certificate issued by a recognized medical doctor authorized by the Government</li> </ul> <p>A person requesting incurable diseases pension is requested to present:</p> <ul style="list-style-type: none"> <li>- A medical certificate issued by a recognized authorized medical doctor confirming that the insured person suffers from incurable/permanent disease.</li> <li>- A copy of national identification card</li> <li>- life certificate</li> </ul>	<p>Online <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>At RSSB District Branch or Headquarters</p> <p>A member with full required documents gets paid within 20 days starting from the time when his/her application was approved</p>
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6	<b>Loan application (for paying school fees, building a house or proving a part of contributions as mortgage)</b>	<p>A member of EjoHeza who is not yet 55 years old is allowed to withdraw 40% of his/her contributions and use this money to build a house, to pay school fees or as a mortgage with his/her financial institution on condition that the remaining part of the contributions do not go less than Frw 4,000,000.</p> <p>A loan applicant presents the following documents:</p> <ul style="list-style-type: none"> <li>-A copy of national identification card</li> <li>-A student certificate in case the loan is intended to pay school fees.</li> <li>-A letter from the applicant's Bank confirming that the bank has granted a loan to him/her and accepted to receive a part of the applicant's contributions as mortgage.</li> </ul>	<p>Online <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>At RSSB District Branch or Headquarters</p> <p>A member with full required documents gets paid within 20 days starting from the time when his/her application was approved</p>
7	<b>Request for the payment of savings to foreign members leaving the country</b>	<ul style="list-style-type: none"> <li>- A copy of identification card, work and residence permit</li> <li>- All documents certifying that he/she is leaving the country permanently.</li> <li>- Life certificate</li> </ul>	<p>Online service on <a href="http://ejohezã.rssb.rw">ejohezã.rssb.rw</a></p> <p>At RSSB District Branch or Headquarters</p> <p>A member with full required documents gets paid within 20 days starting from the time when his/her application was approved</p>
8	<b>Request for the payment of life insurance and expenses for funerals</b>	<ul style="list-style-type: none"> <li>- Death certificate of the insured person.</li> <li>- Death certificate issued by a hospital or by Cell Executive secretary in case a member died at home</li> </ul>	<p>Online service on <a href="http://ejoheza.rssb.rw">ejoheza.rssb.rw</a></p> <p>At RSSB District Branch or Headquarters</p>

	<ul style="list-style-type: none"> <li>- Death certificate obtained through Irembo</li> <li>- A copy of the deceased's identification card</li> <li>- Life certificate for the applicant</li> <li>- Marriage certificate in case the applicant is a spouse to the deceased.</li> <li>- A copy of a court judgment certifying that the deceased is a parent to a child even if the former (the parent) is not the child's biological parent or a person testifying that that parent is a father or mother to the child (when the applicant is a child to the deceased)</li> <li>- A document issued at Sector level testifying that there are no quarrels among eligible heirs (Form 13B)</li> </ul>	<p>An eligible member with full required documents gets paid within 7 days</p>
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## Investment Department

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**Investment that  
safeguards the  
contributions of  
members**



**Our Health  
Our Future**

## TABLE HIGHLIGHTING SERVICES DELIVERED BY ESTATE DEVELOPMENT UNIT

	Service	Requirements	Where the service is delivered and the time it takes
1	<b>Requesting for the payment of compensation fees for immovable property</b>	<ul style="list-style-type: none"> <li>- A copy of compensation agreement between RSSB and a District or City of Kigali regarding land expropriation fees for public interest.</li> <li>- A letter written by City of Kigali or a District to RSSB requesting them to pay compensation fees.</li> <li>-Land titles</li> <li>-Report on expropriation fees to be paid</li> <li>- Counter valuation report</li> <li>-Compensation agreement between City of Kigali/a District and the landowner</li> <li>- City of Kigali/District bank account</li> </ul>	<p>At RSSB Headquarters</p> <p><b>Within 30 days</b></p>
2.	<b>Payment to the entrepreneur's invoice</b>	<ul style="list-style-type: none"> <li>- Invoice</li> <li>- Report of executed works approved</li> <li>- A copy of the contract.</li> </ul>	<p>At RSSB Headquarters</p> <p><b>Within 45 days from the date of submission of the invoice</b></p>
3.	<b>Issuance of good completion certificate</b>	<ul style="list-style-type: none"> <li>- Application letter</li> <li>- A copy of the contract</li> <li>- Final handover report certifying the good completion of the works.</li> </ul>	<p>At RSSB Headquarters</p> <p><b>Within 5 days</b></p>
4.	<b>Responding letters written to us</b>	Letter adressed to RSSB	<b>Within 5 days</b>



## TABLE HIGHLIGHTING SERVICES DELIVERED BY ESTATE MANAGEMENT UNIT

	Service	Requirements	Where the service is delivered and the time it takes
1.	<b>RSSB clearance certificate per individual or companies who have bought RSSB buildings</b>	- Request letter for RSSB clearance certificate  -Proof of payments	At RSSB Headquarters  <b>With 3 weeks</b>
2.	<b>Showing purchase or rent intention with RSSB</b>	- Application letter highlighting your purchase or rent intention	At RSSB Headquarters  <b>Within 2 days</b>
3.	<b>Requesting for building renovation/repairing for RSSB house tenants</b>	- E-mail or telephone call, to get in touch with RSSB property Manager and present what need to be repaired	At RSSB Headquarters  Between 1 day and 3 weeks depending on the extent of the problem
4.	<b>Request for property transfer between the buyer and RSSB</b>	- Full payment proof - A request letter to RSSB or any other means of communication  - Marriage or bachelorhood certificate  - Copies of your identification Cards- -To come in person to sign, at the office of land registration	At RSSB Headquarters  <b>Within five days, documents are sent to the office of land registration officer</b>
5	<b>Request for payment progress sheet</b>	Application letter	<b>Within three days</b>

## TABLE HIGHLIGHTING SERVICES DELIVERED BY PORTFOLIO MANAGEMENT DIVISION

	Service	Requirements	Where the service is delivered and time it takes
1.	<b>Application for investment partnership with RSSB or share purchase</b>	<ul style="list-style-type: none"> <li>- application letter</li> <li>- Business Plan</li> <li>- Strategic plan</li> <li>- Track Records</li> </ul>	<p>At RSSB Headquarters</p> <p>A response is due in one month</p> <p><b>Note:</b></p> <p>The time that it takes may varies according to the nature of the project</p>
2.	<b>Request for short- or long-term fixed deposits.</b>	<ul style="list-style-type: none"> <li>- Application letter displaying: Bank rates, the amount of money applied for and maturity term.</li> <li>- Performance reports</li> </ul>	<p>At RSSB Headquarters</p> <p>A written response is due within 7 days when all requirements are fulfilled.</p>
3.	<b>Request for T-bills and bonds (Government)</b>	<ul style="list-style-type: none"> <li>- Announcement or application letter</li> <li>- Bank rates</li> <li>- Performance reports in case the government is not involved</li> <li>- A copy of agreement showing the amount of money involved, maturity term and interest rates for savings.</li> </ul>	<p>At RSSB Headquarters</p> <p>A written response is due in 7 days when all requirements are fulfilled.</p>

4	<b>Request for purchasing corporate Bonds and commercial papers</b>	<ul style="list-style-type: none"> <li>- Application letter</li> <li>- Interest rates</li>   <li>- Performance reports</li>   <li>- A copy of agreement showing the amount of money involved, maturity term and interest rates for savings</li> </ul>	<b>At RSSB Headquarters</b>  A written response is due <b>within 2 months.</b>  <b>Note:</b> It takes long because the final decision is taken by the members of the Board of Directors whose meeting is, usually, held once a term.
5	<b>Request for acquiring a sale property.</b>	<ul style="list-style-type: none"> <li>- Application letter</li> <li>- Information from a client</li> <li>- Market Information</li> <li>- Property expertise report</li> <li>- a price agreement</li> </ul> <b>Note:</b>  An auction can also be staged to sell RSSB properties	- At RSSB Headquarters  - A written response is due <b>within 3 months</b>  <b>Note:</b>  It takes long due to the fact that the final decision is taken by the members of the Board of Directors whose meeting is, usually, held once a term.



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