

## Libya

Exchange rate: US\$1.00 equals 1.29 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1980 (social security), implemented in 1981; 1987 (disability); and 1998 (social security fund).

**Type of program:** Social insurance system.

#### Coverage

All persons residing in Libya.

Special system for armed forces personnel.

#### Source of Funds

**Insured person:** 3.75% of covered earnings.

The insured person's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Self-employed person:** 15.175% of declared income.

The self-employed person's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Employer:** 10.5% of covered payroll; employers of foreign companies contribute 11.25%.

The employer's contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Government:** 0.75% of covered earnings; annual subsidies and the cost of income-tested benefits.

Government contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women); age 62 for civil service employees and age 60 for workers in hazardous or unhealthy occupations, with at least 20 years of contributions for a full pension.

Retirement from covered employment is necessary.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

**Disability pension:** The insured must be assessed with at least an 80% loss of earning capacity.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

**Survivor pension:** The deceased was a pensioner or was eligible for a pension at the time of death.

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent brothers and sisters if the deceased had no children.

Benefits are not payable abroad.

#### Old-Age Benefits

**Old-age pension:** The full pension is equal to 2.5% of the insured's average earnings in the last 3 years for each of the first 20 years of contributions, plus 2% of average earnings for each year exceeding 20 years.

The minimum pension is equal to 80% of the national minimum wage.

The maximum pension is equal to 80% of the insured's average earnings.

Dependent's supplement: Four dinars a month is paid for a wife and 2 dinars a month is paid for each child younger than age 18 (no limit for an unmarried daughter).

#### Permanent Disability Benefits

**Disability pension:** For an assessed degree of disability of at least 60%, 50% of the full old-age pension is paid, plus 0.5% of the full old-age pension for each of the first 20 years of contributions and 2% of the full old-age pension for each year exceeding 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

The maximum pension is equal to 80% of the insured's earnings.

Dependent's supplement: Four dinars a month is paid for a wife, and 2 dinars a month is paid for each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: If receiving the full total disability pension, up to 25% of the pension is paid.

#### Survivor Benefits

**Survivor pension:** The benefit is calculated according to the number of family members and their relationship to the deceased.

Widows receive between 30% and 75% of the insured's pension, regardless of age. If there is only one son, he receives between 40% and 75%; up to 100% for two sons or more.

Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

**Funeral grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

Social Security Fund administers the program through district and local offices.

General supervision is provided by a national social security committee.

Local supervision is provided by municipal committees.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1957.

**Current laws:** 1980 (social security), implemented in 1981; and 1998 (social care fund).

**Type of program:** Employer-liability and social insurance system.

#### **Coverage**

**Employer-liability program:** All employed persons are covered for cash benefits.

**Social insurance program:** Self-employed persons are covered for cash benefits, and employed and self-employed persons are covered for specified medical benefits.

#### **Source of Funds**

##### **Insured person**

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** 1.5% of covered earnings.

##### **Self-employed person**

**Cash benefits:** 1.5% of declared income.

**Medical benefits:** 3.5% of declared income.

##### **Employer**

**Cash benefits:** The total cost of maternity benefits.

**Medical benefits:** 2.45% of covered payroll.

##### **Government**

**Cash benefits:** 0.75% of covered earnings for self-employed persons.

**Medical benefits:** 5% of covered earnings.

#### **Qualifying Conditions**

**Cash sickness benefits:** The insured must have at least 6 weeks of contributions in the last 3 months.

**Cash maternity benefits:** The insured must have at least 6 months of coverage before the expected date of childbirth or 4 months of contributions in the last 6 months.

**Medical benefits:** The insured must be receiving sickness benefits, maternity benefits, or a pension. Dependents are entitled to the same benefits as the insured.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 60% of the insured's earnings and is paid for up to a year.

**Maternity benefit:** The benefit is equal to 100% of the insured's earnings and is paid for a maximum of 3 months.

**Pregnancy benefit:** Three dinars a month is paid from the 4th month of pregnancy until childbirth. The benefit is paid for a maximum of 6 months.

**Birth grant:** A lump sum of 25 dinars is paid for each birth.

#### **Workers' Medical Benefits**

Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

#### **Dependents' Medical Benefits**

Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation. The wife of an insured man receives the same medical maternity benefits as an insured woman.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

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## **Work Injury**

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### **Regulatory Framework**

**First law:** 1957.

**Current laws:** 1980 (social security), implemented in 1981; and 1998 (social care fund).

**Type of program:** Employer-liability and social insurance system.

### **Coverage**

**Employer-liability program:** All employed persons are covered for cash benefits.

**Social insurance program:** Self-employed persons are covered for cash benefits, and employed and self-employed persons are covered for specified medical benefits.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

**Employer:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

**Government:** See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits), above.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 70% of the insured's earnings and is paid for a maximum of a year.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 60%, the full pension is equal to 2.5% of the insured's average earnings in the last 3 years for each of the first 20 years of contributions, plus 2% of average earnings for each year of contributions exceeding 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

The maximum pension is equal to 100% of the insured's earnings.

Constant-attendance allowance: If the insured is assessed as totally disabled, up to 25% of the pension is paid.

Partial disability: For an assessed degree of disability of between 30% and 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of between 5% and 29%, a lump sum is paid.

### **Workers' Medical Benefits**

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** The benefit is calculated according to the number of family members and their relationship to the deceased.

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent brothers and sisters if the deceased had no children.

Widows receive between 30% and 75% of the insured's pension, regardless of age. If there is only one son, he receives between 40% and 75%; up to 100% for two sons or more. Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

**Funeral grant:** A lump sum of 50 dinars is paid.

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## **Unemployment**

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### **Regulatory Framework**

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit equal to 100% of earnings to laid-off employees for up to 6 months.

### **Family Allowances**

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#### **Regulatory Framework**

Some family benefits are provided under the 1998 Social Care Fund legislation.