

Sudan

Exchange rate: US\$1.00 = 5.90 pounds

Old Age, Disability and Survivors

Regulatory Framework

First law: 1974.

Current law: 1990 (Social Insurance Act), with 2004 amendment.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special systems for civil servants and police and military personnel.

Source of Funds

Insured person: 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

Self-employed person: 25% of declared monthly income according to earnings classes ranging from 15,000 dinars to 200,000 dinars.

The self-employed person's contributions also finance work injury benefits.

Employer: 17% of gross monthly payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 with at least 20 years of contributions.

Old-age settlement: Age 60 with less than 20 years of contributions; at any age if the insured resigns from work or is laid off.

Disability pension: Must be assessed with a permanent total disability, be younger than age 60, and have covered employment in the last year. There is no minimum qualifying period.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension. There is no minimum qualifying period.

Eligible survivors include a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). If there is no surviving widow or child, the pension is paid to dependent brothers, sisters, and parents.

Death grant: Paid for the death of an insured person or pensioner. If there is no surviving widow(er), child, or parent, the benefit is paid to dependent brothers and sisters.

Old-Age Benefits

Old-age pension: 0.02% of the insured's average monthly earnings in the last three years before retirement is paid for each 12-month period of contributions.

The minimum pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before retirement.

The pension may be partially paid as a lump sum.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Old-age settlement: 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is laid off.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last three years before the disability began or 0.02% of the same earnings for each 12-month period of contributions (whichever is greater) is paid.

The maximum pension is 80% of the insured's average monthly earnings in the last three years before the disability began.

Survivors Benefits

Survivor's pension: 50% of the deceased's average monthly earnings in the last three years before death or 2% of the same earnings for each 12-month period of contributions (whichever is greater) is paid. If there is more than one widow, the pension is split equally.

90% of the pension is paid to the widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Death grant: A lump sum of 42 months of earnings is paid for the death of an insured person; 42 months of the old-age or disability pension if the deceased was a pensioner.

Administrative Organization

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund (<http://www.nhif.gov.sd>) manages a special health insurance system for public-sector employees and insured pensioners.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 1990 (Social Insurance Act).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for civil servants and police and military personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: 2% of gross monthly payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

No statutory benefits are provided.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 80% of the insured's monthly average earnings in the three years before the disability began is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: If the insured is assessed with at least a 15% disability, a percentage of the full benefit is paid according to the assessed degree of disability.

Medical Benefits

Medical benefits: No statutory benefits are provided.

Survivors Benefits

Survivor's pension: The maximum pension is 80% of the deceased's average monthly earnings in the three years before death.

90% of the pension is paid to the eligible widow(er) if there are no other eligible survivors; 50% if there are eligible children or parents; 30% if there are both eligible children and parents.

100% of the pension is paid to full orphans.

90% of the pension is paid to surviving parents if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors include the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

Death grant: A lump sum of 42 months of earnings is paid for the death of an insured person or pensioner.

Administrative Organization

Ministry of Welfare and Social Security (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.