

Lebanon

Exchange rate: US\$1.00 = 1,500 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Lump-sum benefits only.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees, citizens of countries without reciprocal agreements with Lebanon, and self-employed persons.

Special system for public-sector employees and teachers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.5% of payroll.

Government: None.

Qualifying Conditions

Old-age benefit: Age 60 (compulsory at age 64); at any age with at least 20 years of employment or for a woman who marries and leaves employment during the first year of marriage.

Reduced benefit: At any age with five to 19 years of employment if the insured leaves employment permanently.

Employment must cease.

Disability benefit: Assessed with at least a 50% loss of normal working capacity.

Survivor benefit: The deceased had at least six years of covered employment and was in covered employment or receiving an old-age or disability benefit at the time of death.

Eligible survivors include a widow(er), orphans (no age limit), parents (no age limit), and brothers and sisters.

Old-Age Benefits

Old-age benefit: A lump sum is paid of the final month of earnings (or one month of the insured's average monthly earnings during the previous 12 months, if greater) multiplied by the number of years of service up to 20 years plus 0.5 months of earnings per year of service beyond 20 years.

Reduced benefit: A lump sum of 50% of the old-age benefit is paid with one to five years of contributions; 65% with more than five but less than 10 years; 75% with more than ten but less than 15 years; or 85% with more than 15 but less than 20 years.

Permanent Disability Benefits

Disability benefit: A lump sum of the insured's last month of earnings multiplied by the number of years of service is paid.

The minimum benefit is 20 months of the insured's last month of earnings.

Survivor Benefits

Survivor benefit: A lump sum of 25% of the deceased's final month of earnings multiplied by the number of years of service is paid to a widow(er) (75% is split equally among eligible orphans) if there are no surviving parents. If there are surviving parents, 10% of the deceased's final month of earnings multiplied by the number of years of service is paid to surviving parents; the remaining 90% is paid to the widow and orphans (25% and 75%, respectively).

Other eligible survivors: If there is no eligible widow(er) or orphan, 50% of the deceased's final month of earnings is paid to surviving parents and 50% to brothers and sisters (100% is paid to surviving brothers and sisters if there are no surviving parents).

The minimum benefit is six months of the deceased's final month of earnings.

Administrative Organization

Ministry of Labor (<http://www.labor.gov.lb>) provides general supervision.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers the program through its district offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1963.

Type of program: Social insurance system. Medical benefits only.

Coverage

Employees in industry and commerce, certain categories of agricultural employees, and teachers.

Public-sector employees, university students, dock workers, and doctors are covered for medical benefits only.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreements.

Voluntary coverage for self-employed persons and for workers previously covered by the mandatory system.

Source of Funds

Insured person: 2% of earnings.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Self-employed person: 9% of earnings.

The maximum earnings used to calculate contributions are 1,000,000 pounds (1,500,000 pounds for self-employed persons with employees).

Employer: 7% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Government: About 25% of the cost of benefits.

Qualifying Conditions

Cash sickness benefits: No benefits are provided.

Cash maternity benefits: No benefits are provided.

Medical benefits: Must be currently covered. (Must have at least three months of coverage in the last six months for maternity care.)

Sickness and Maternity Benefits

Sickness benefit: No benefits are provided.

Maternity benefit: No benefits are provided.

Funeral grant: 150% of the minimum wage is paid.

The monthly minimum wage is 675,000 pounds.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The National Social Security Fund contracts with and pays hospitals for 90% of the cost of benefits (the insured person pays 10%). The fund normally reimburses insured persons for 80% of the cost of a doctor's treatment and 100% of the cost of maternity care, cholesterol monitoring and treatment, and dialysis, according to a schedule in law.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor (<http://www.labor.gov.lb>) provides general supervision.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers the program through its district offices.

Work Injury

Regulatory Framework

First and current law: 1943.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

All wage earners covered by an employment contract.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Earnings used to calculate contributions are subject to a ceiling.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the covered worker's daily wage is paid from the day after the accident until full recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit: 33.3% of monthly earnings is paid for an assessed degree of disability of more than 50%; 50% of the full permanent disability benefit is paid for an assessed degree of disability of 20% to 50%; a lump sum of three years of earnings is paid for an assessed degree of disability of less than 30%.

Partial disability: A percentage of the full benefit is paid according to the assessed loss of earning capacity.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, a set amount is paid according to a schedule in law.

Workers' Medical Benefits

The National Social Security Fund contracts with and pays hospitals for the cost of medical services. Medical benefits include general and specialist care, hospitalization, medicine, laboratory services, and appliances.

There is no cost sharing for doctors' services.

Survivor Benefits

Survivor pension: A lump sum of up to 500 days of the deceased's pay is paid. The benefit formula limits the deceased's pay to 25% of the amount above the minimum wage and 12.5% of the amount above twice the minimum wage.

The monthly minimum wage is 675,000 pounds.

Eligible survivors include the widow, an aged or disabled widower, children younger than age 16 (age 25 if a student or disabled), aged or disabled parents, and dependent brothers and sisters.

Funeral grant: 150% of the minimum wage is paid.

The monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (<http://www.labor.gov.lb>) provides general supervision.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers benefits.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1963.

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

Government: None.

Qualifying Conditions

Family allowances: The child must be younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled). The wife must not be gainfully employed.

Family Allowance Benefits

Family allowances: A monthly benefit of up to 75% of the minimum wage is paid, including a lump sum of 60,000 pounds paid to the wife and 33,000 pounds paid for each child, up to five children.

The monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (<http://www.labor.gov.lb>) provides general supervision.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers allowances.