

## Qatar

Exchange rate: US\$1.00 = 3.64 riyals.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 2002 (retirement and pensions), implemented in 2003.

**Current laws:** 2002 (retirement and pensions), implemented in 2003; and 2007 (extension of protection to Gulf Cooperation Council citizens working abroad).

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

Note: Programs exist that cover sickness and maternity (including medical benefits), work injury, unemployment, and family allowances, but details on these programs were not readily available.

#### Coverage

Public-sector Qatari employees, some categories of private-sector workers, and Qatari citizens working in one of the Gulf Cooperation Countries (Bahrain, Kuwait, Oman, Saudi Arabia, or United Arab Emirates).

Exclusions: Self-employed persons; and household, family, and foreign workers.

Special system for military personnel.

#### Source of Funds

**Insured person:** 5% of gross earnings.

**Self-employed person:** Not applicable.

**Employer:** 10% of gross payroll.

**Government:** Contributes as an employer; covers administrative costs and any deficit.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with 15 years of contributions.

Early pension: Age 40 with 15 years of contributions.

**Old-age settlement:** Paid if the insured does not meet the qualifying conditions for an old-age pension.

**Disability pension:** Younger than age 60 (men) or age 55 (women) and assessed with a total incapacity for work.

**Disability settlement:** Paid if the insured does not meet the qualifying conditions for a disability pension.

**Survivor pension:** The deceased was in covered employment or was a pensioner at the time of death.

**Survivor settlement:** Paid if the insured does not meet the qualifying conditions for a survivor pension.

Eligible survivors include the widow(er), children, parents, and siblings.

#### Old-Age Benefits

**Old-age pension:** 5% of the insured's average gross earnings in the last five years before retirement (last gross monthly salary for public-sector workers) is paid for each year of contributions.

The minimum monthly pension is 75% of the insured's gross monthly earnings.

The maximum monthly pension is 100% of the insured's gross monthly earnings.

Early pension: The pension is reduced by 2% to 2.5% for each year that the pension is taken before the normal retirement age.

**Old-age settlement:** A lump sum of the insured's contributions is paid.

#### Permanent Disability Benefits

**Disability pension:** The pension is 5% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers) multiplied by the number of years of contributions or 15 years (20 years for a nonwork-related disability), whichever is greater.

In case of a work-related disability, a full pension is paid regardless of contributory period.

The minimum monthly pension is 75% of the insured's gross monthly earnings.

The maximum monthly pension is 100% of the insured's gross monthly earnings.

**Disability settlement:** A lump sum of the insured's contributions is paid.

#### Survivor Benefits

**Survivor pension:** 75% of the old-age or disability pension the deceased received or was eligible to receive is paid to a widow(er) with no children (100% is split equally if there is more than one widow); 33.3% with one or more children (50% is split equally if there is more than one widow).

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was eligible to receive is paid for one eligible orphan; 66.7% for more than one orphan (50% for more than one orphan and more than one widow); 75% for a full orphan (100% is split equally if there is more than one full orphan).

Other eligible survivors: 16.7% to 50% of the old-age or disability pension the deceased received or was eligible to receive is paid to other eligible survivors.

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All survivor benefits combined must not exceed 100% of the insured's gross monthly earnings.

**Survivor settlement:** A lump sum of the insured's contributions is paid.

### ***Administrative Organization***

Ministry of Social Affairs (<http://www.mosa.gov.qa>) provides general supervision.

General Retirement Social Insurance Authority administers the program.