

## Libya

Exchange rate: US\$1.00 = 1.25 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.

Note: Information dates from 2003.

#### 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), age 60 (women), age 62 (civil servants), and age 60 (workers in hazardous or unhealthy occupations), with 20 years of contributions for a full pension.

Employment must cease.

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).

Constant-attendance allowance: Paid if the insured receives a total disability pension and requires the constant attendance of others to perform daily functions.

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 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

#### Old-Age Benefits

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

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

The legal national minimum wage is 250 dinars.

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

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month 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%, the pension is 50% of the old-age pension plus 0.5% of the old-age pension for each of the first 20 years of contributions and 2% 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 80% of the insured's earnings.

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Up to 25% of the disability pension is paid.

#### Survivor Benefits

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the insured's pension is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is

paid for more than one son; 15% to 60% is paid to parents and siblings.

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

**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% declared of 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 six weeks of contributions in the last three months.

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

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

### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 100% of the insured's earnings is paid for up to three months.

**Pregnancy benefit:** 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

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

### **Workers' Medical Benefits**

Benefits include general and specialist care, hospitalization, maternity 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 six months after entitlement to cash benefits ceases.

Ministry for Social Security facilities provide medical services directly to patients.

### **Dependents' Medical Benefits**

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

### **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.

## **Work Injury**

### **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).

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

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

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

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

70% of the insured's earnings is paid for up to a year.

### **Permanent Disability Benefits**

**Permanent disability pension:** For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average earnings in the last three 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 average earnings.

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

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, up to 25% of the pension is paid.

**Partial disability:** For an assessed degree of disability of 30% to 59%, a percentage of the full pension is paid

according to the assessed degree of disability; for an assessed degree of disability of 5% to 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 using the number of family members and their relationship to the deceased. 30% to 75% of the insured's pension is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors are the widow(s) or widower; sons (up to age 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 siblings if the deceased had no children.

**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.

### **Unemployment**

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#### **Regulatory Framework**

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings for up to six months.

#### **Family Allowances**

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#### **Regulatory Framework**

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