**Old Age, Disability, and Survivors**

**Regulatory Framework**
Current law: 1990 (social insurance).
Type of program: Social insurance system.

**Coverage**
Employed and self-employed persons.
Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.
Special systems for civil servants and police and military personnel.

**Source of Funds**
Insured person: 8% of gross monthly earnings.
Self-employed person: 25% of declared monthly income according to earnings classes ranging from 15,000 pounds to 200,000 pounds.
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 when an insured person or pensioner dies. 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.

**Survivor Benefits**
Survivor 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 when an insured person dies; 42 months of the old-age or disability pension if the deceased was a pensioner.
Sudan

**Administrative Organization**

**Sickness and Maternity**

**Regulatory Framework**

*First and current laws:* 1997 (labor code) and 2004 (health insurance).

*Type of program:* Social insurance (medical benefits) and employer-liability (cash sickness and maternity benefits) system.

**Coverage**

Social insurance and employer-liability system: Employees.

**Source of Funds**

*Insured person*

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (social insurance): 4% of gross earnings.

*Self-employed person*

Cash sickness and maternity benefits (employer liability): Not applicable.

Medical benefits (social insurance): Not applicable.

*Employer*

Cash sickness and maternity benefits (employer liability): Total cost.

Medical benefits (social insurance): 6% of payroll.

*Government*

Cash sickness and maternity benefits (employer liability): None.

Medical benefits (social insurance): None.

**Qualifying Conditions**

Cash sickness benefits (employer liability): Must have had at least three consecutive months of service with an employer. The employee must provide an appropriate medical certificate issued by a registered medical practitioner.

Cash maternity benefits (employer liability): Must have at least six months of service with an employer.

Medical benefits (social insurance): Must have made a minimum number of contributions.

**Sickness and Maternity Benefits**

*Sickness benefit (employer liability)*: Full pay for the first three months, thereafter 50% of pay for the next three months, 25% of pay for the subsequent three months. The worker is eligible to sick leave with reduced wages only after having exhausted normal sick leave.

*Maternity benefit (employer liability)*: Eight weeks of maternity leave with full pay for women.

**Workers’ Medical Benefits**

Medical benefits (social insurance): Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory services, ophthalmologic and optician services, and some dental care.

**Dependents’ Medical Benefits**

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

**Administrative Organization**

Ministry of Labour and Administrative Reform provides general supervision.

**Work Injury**

**Regulatory Framework**

*First law:* 1947.

*Current law:* 1990 (social insurance).

*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.

Workers’ Medical Benefits

No statutory benefits are provided.

Survivor Benefits

Survivor pension: Up to 80% of the deceased’s average monthly earnings in the three years before death is paid.

90% of the disability pension the deceased received or was entitled to receive 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 when an insured person or pensioner dies.

Administrative Organization


Employers must insure against liability with private insurance companies.

Unemployment

Regulatory Framework

Under the labor code (1997), employees are entitled to severance pay with at least three years of continuous employment with the same employer. If an employee has worked at least three but less than 10 years, one month of the basic wage is paid for each year of service; for at least 10 but less than 15 years, one and a half times the insured’s basic wage is paid; for at least 15 years, one and three quarters of the insured’s basic monthly wage is paid for each additional year of service provided that the severance pay does not exceed the insured’s basic wage for 36 months.