

## 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.

#### 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 contribution requirements 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 qualify 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 deceased did not qualify 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 the disability began (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.

For 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 entitled 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 entitled 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 for more than one).

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

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.molsa.gov.qa/arabic/pages/home.aspx>) provides general supervision.

General Retirement Social Insurance Authority administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 2004 (labor code) and 2013 (health insurance).

**Type of program:** Employer-liability (cash benefits) and universal (medical benefits) system.

#### **Coverage**

**Cash sickness and maternity benefits (employer liability):** Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

**Medical benefits:** Qatari citizens.

#### **Source of Funds**

##### **Insured person**

**Cash benefits:** None.

**Medical benefits:** None.

##### **Self-employed person**

**Cash benefits:** Not applicable.

**Medical benefits:** None.

##### **Employer**

**Cash benefits:** The total cost.

**Medical benefits:** None.

##### **Government**

**Cash benefits:** None.

**Medical benefits:** The total cost.

#### **Qualifying Conditions**

**Cash sickness benefits (employer liability):** Must have been employed for at least three months and provide a medical certificate.

**Cash maternity benefits (employer liability):** Must have been employed with the same employer for at least one year.

**Medical benefits:** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 100% of the employee's earnings is paid for up to two weeks; 50% thereafter, up to four additional weeks.

**Maternity benefit:** 100% of the employee's earnings is paid for 50 days (35 of those days must be after childbirth).

#### **Workers' Medical Benefits**

Inpatient, outpatient, and long-term care are provided. Benefits include preventive care, emergency treatment, specialist care (such as maternity care, gynecology, and ophthalmology), physical therapy, occupational therapy, speech therapy, radiology, laboratory services, and medicine.

Cost sharing: There is no cost sharing.

#### **Dependents' Medical Benefits**

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

#### **Administrative Organization**

##### **Cash benefits**

Labor Department of the Ministry of Civil Service Affairs and Housing provides general supervision and oversight.

Employers provide benefits directly to their employees.

##### **Medical benefits**

Supreme Council of Health provides general supervision.

National Health Insurance Company (<http://www.nhic.qa>) administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First and current law:** 2004 (labor code).

**Type of program:** Employer-liability system.

#### **Coverage**

Private-sector employees.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

#### **Qualifying Conditions**

There is no minimum qualifying period.

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### **Temporary Disability Benefits**

100% of the employee's earnings is paid for up to six months; 50% of earnings thereafter until recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability benefit (employer liability):** For a total disability, a benefit is paid according to Islamic law.

**Partial disability:** A percentage of the permanent disability benefit is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

Necessary medical treatment is provided.

### **Survivor Benefits**

**Survivor benefit:** 100% of the permanent disability benefit the deceased received or was entitled to receive is paid to eligible survivors.

Eligible survivors are determined according to Islamic law.

### **Administrative Organization**

Labor Department of the Ministry of Civil Service Affairs and Housing provides general supervision and oversight.