Egypt

Exchange rate: US$1.00 = 18 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).


Type of program: Social insurance system.

Coverage

Employed persons, including foreigners covered under bilateral agreements.

Special systems for self-employed persons, Egyptian nationals working abroad (voluntary coverage), casual workers, and household workers.

Source of Funds

Insured person: 10% of monthly covered earnings plus 3% of monthly base earnings for lump-sum benefits.

Covered earnings are the insured’s base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017). This figure will increase by 10% every July. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 2,430 pounds (January 2017). This figure will increase by 15% every January.

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

Government: 1% of monthly covered earnings plus the cost of any deficit.

Qualifying Conditions

Note: Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pensions.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Old-age pension (base and variable): Age 60 with at least 120 months of contributions.

Early pension: Any age with at least 240 months of contributions.

Employment must cease.

End of service benefit: Paid if the insured qualifies for an old-age pension.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

Special increment: Paid if the insured qualifies for an old-age pension.

Social solidarity allowance: Paid if the insured qualifies for an old-age pension.

Old-age settlement: Age 60 but does not qualify for an old-age pension; at any age if permanently emigrating, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

End of service benefit: Paid if the insured qualifies for an old-age settlement.

Disability pension (base and variable): Must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than the normal
retirement age, and have at least three consecutive months or a total of six months of contributions. The disability must begin while in covered employment or within a year after employment ceased; 10 years of contributions are required if the disability began more than a year after employment ceased.

End of service benefit: Paid if the insured qualifies for a disability pension.

Supplemental benefit: Paid if the insured qualifies for a disability pension.

Special increment: Paid if the insured person qualifies for a disability pension.

Social solidarity allowance: Paid if the insured qualifies for a disability pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability settlement: Paid if the insured is assessed with a total disability but does not qualify for a disability pension.

End of service benefit: A lump sum of one month of the insured’s reference monthly base earnings is paid for each year of contributions.

Supplemental benefit: Paid if the insured qualifies for a survivor settlement.

Survivor benefit (base and variable): Paid if the deceased received or was entitled to receive an old-age or disability pension or had at least three consecutive months or a total of six months of contributions; at least 10 years of contributions if the death occurred more than a year after employment ceased and before the insured reached retirement age.

Eligible survivors include a dependent widow of any age; a dependent widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; and dependent parents.

End of service benefit: Paid if the insured qualifies for a survivor pension.

Supplemental benefit: Paid if the insured qualifies for a survivor pension.

Special increment: Paid if the insured qualifies for a survivor pension.

Social solidarity allowance: Paid if the insured qualifies for a survivor pension.

Survivor settlement: Paid to eligible survivors or the legal heir if the deceased did not qualify for a survivor pension at the time of death.

End of service benefit: Paid if the insured qualifies for a survivor settlement.

Supplemental benefit: Paid if the insured qualifies for a survivor settlement.

Death grant: Paid to the surviving spouse or eligible children for the death of the insured.

Eligible survivors include a dependent widow or a dependent widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

Funeral grant: Paid to the surviving spouse or to the eldest child.

Old-Age Benefits

Base old-age pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured’s reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The maximum monthly base old-age pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017).

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum of one month of the insured’s reference monthly base earnings is paid for each year of contributions.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the insured’s reference monthly base earnings multiplied by 12 is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base old-age pension is paid.

The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Variable old-age pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured’s reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the insured’s average monthly variable earnings for the total contribution period.
period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

End of service benefit: A lump sum is paid.

The minimum total (base plus variable) pension is 50% of the insured’s average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total old-age (base plus variable) pension is 80% of the maximum monthly (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

Old-age settlement: A lump sum of up to 15% of the insured’s total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the insured’s average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the insured’s reference monthly base earnings is paid for each year of contributions.

Permanent Disability Benefits

Base disability pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured’s reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The maximum monthly base disability pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 3,800 pounds (July 2017).

End of service benefit: A lump sum of one month of the insured’s reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the insured’s reference monthly base earnings.

Supplemental benefit: 12 months of the insured’s reference monthly base earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base disability pension is paid.

The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Constant-attendance allowance: 20% of the base disability pension is paid.

Variable disability pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured’s reference monthly variable earnings is paid for each year of contributions for total disability.

The reference monthly variable earnings are the insured’s average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

The minimum total monthly disability (base plus variable) pension is 65% of the insured’s average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total monthly disability (base plus variable) pension is 80% of the maximum monthly covered (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

End of service benefit: A lump sum of one month of the insured’s reference monthly variable earnings is paid for each year of contributions.

Supplemental benefit: 12 months of the insured’s reference variable earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the variable disability pension is paid.

Disability settlement: Up to 15% of the insured’s total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5,
whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the insured’s average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the insured’s reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the insured’s reference monthly base earnings.

Supplemental benefit: 12 months of the insured’s total reference monthly (base plus variable) earnings multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

**Survivor Benefits**

**Base survivor pension:** Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased’s reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the deceased’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The maximum monthly base survivor pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,370 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased’s reference monthly base earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the deceased’s reference monthly base earnings.

Supplemental benefit: 12 months of the deceased’s reference base earnings multiplied by an age coefficient is paid.

Special increment: 25% of the base survivor pension is paid.

The minimum special increment is 20 pounds.

The maximum special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

**Variable survivor pension:** 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased’s reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the deceased’s average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

The minimum total monthly pension (base plus variable) is 65% of the deceased’s average monthly (base plus variable) earnings in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total survivor (base plus variable) pension is 80% of the maximum monthly covered (base plus variable) earnings used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 3,800 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased’s reference monthly variable earnings is paid for each year of contributions.

Supplemental benefit: 12 months of the deceased’s reference monthly variable earnings multiplied by an age coefficient is paid.

**Survivor settlement:** Up to 15% (9% for contribution periods paid retroactively) of the deceased’s total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the deceased’s average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the deceased’s average monthly variable earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly variable earnings are the deceased’s average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contribution before the last two years, whichever is lower.

The reference monthly variable earnings are the deceased’s average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 2,430 pounds (January 2017).

End of service benefit: A lump sum of one month of the deceased’s reference monthly variable earnings is paid for each year of contributions.

The minimum end of service benefit is 10 months of the deceased’s reference monthly variable earnings.

Supplemental benefit: 12 months of the deceased’s total reference monthly (base plus variable) earnings multiplied by an age coefficient is paid.

**Death grant:** A lump sum of three months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.
**Funeral grant:** A lump sum of two months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive pension is paid. The minimum funeral grant is 200 pounds.

**Administrative Organization**


**Sickness and Maternity**

**Regulatory Framework**

*First laws:* 1959 and 1964.

*Current law:* 1975 (social security).

*Type of program:* Social insurance system.

**Coverage**

Employed persons and old-age pensioners (medical benefits only).

Voluntary coverage for survivor pensioners (medical benefits only).

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, self-employed persons, and Egyptian nationals working abroad.

**Source of Funds**

*Insured person:* 1% of monthly covered earnings; 1% of the old-age pension for old-age pensioners; 2% of the survivor pension for survivor pensioners.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

*Government:* None; the cost of cash benefits paid directly to insured government employees.

**Qualifying Conditions**

*Cash sickness and medical benefits:* Private-sector employees must have paid contributions for the last three months or for a total of six months, including the last two months. There is no minimum qualifying period for public-sector employees.

*Cash maternity benefits:* Must have paid contributions for the last 10 months.

**Sickness and Maternity Benefits**

*Sickness benefit:* 75% of the insured’s last daily covered wage before the incapacity began is paid for the first 90 days; thereafter, 85% (100% for specified chronic diseases). The benefit is paid for up to 180 days in a calendar year (no limit for specified chronic diseases).

The minimum monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017). Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured’s wage payments.

*Maternity benefit:* 75% of the last daily covered wage before the maternity leave period began is paid for up to 120 days. The benefit is paid for a maximum of three pregnancies.

The minimum monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017). Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured’s wage payments.

*Workers’ Medical Benefits*  
Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

*Dependents’ Medical Benefits*  
Medical benefits for dependents are the same as those for the insured.
**Administrative Organization**

Ministry of Health and Population (http://www.mohp.gov.eg/) provides general supervision.
Health Insurance Organization administers medical benefits through its hospitals.

**Work Injury**

**Regulatory Framework**

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

**Coverage**

Employed persons.

Exclusions: Casual workers, self-employed persons, household workers, and Egyptian nationals working abroad.

**Source of Funds**

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll; 2% for public-sector employees; 1% for civil servants.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.

The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

Government: None.

**Qualifying Conditions**

There is no minimum qualifying period.

**Temporary Disability Benefits**

100% of the insured's daily covered wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum monthly benefit is the minimum monthly contributory wage.

The minimum monthly contributory wage is 500 pounds (July 2017).

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

**Permanent Disability Benefits**

**Base permanent disability pension:** If the insured is assessed with a total (100%) disability, 80% of the insured's average monthly base earnings in the year before the disability began is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base permanent disability pension are 1,370 pounds (July 2017).

Partial disability: If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the full base permanent disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the base permanent disability pension is paid according to the assessed degree of disability.

End of service benefit: If the insured is eligible for a base permanent disability pension, one month of the insured's monthly base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end of service benefit are 1,370 pounds (July 2017).

The minimum end of service benefit is 10 months of the insured's monthly base earnings.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the base permanent disability pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) is 100% of the insured's average monthly covered (base plus variable) earnings in the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

**Variable permanent disability pension:** If the insured is assessed with a total (100%) disability, 80% of the insured's reference monthly variable earnings is paid.

The reference variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 2,430 pounds (January 2017).

Partial disability: If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the full variable permanent disability pension is paid according to the assessed degree of disability.

If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the variable permanent disability pension is paid according to the assessed degree of disability.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the variable permanent disability pension is paid.
If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) is 100% of the insured’s average monthly covered (base plus variable) earnings in the year before the disability began.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

**Workers’ Medical Benefits**

Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

**Survivor Benefits**

**Base survivor pension:** 80% of the insured’s average monthly base earnings in the year before death is paid.
Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.
The maximum monthly base earnings used to calculate the base survivor pension are 1,370 pounds (July 2017).

End of service benefit: A lump sum of one month of the deceased’s average monthly base earnings in the year before death is paid for each year of contributions.
The maximum monthly base earnings used to calculate the end of service benefit are 1,370 pounds (July 2017).
The minimum end of service benefit is 10 months of the insured’s base earnings in the year before death.

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age; a widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of the insured’s average monthly covered (base plus variable) earnings.

**Variable survivor pension:** 80% of the insured’s reference variable earnings is paid.

The reference monthly variable earnings are the insured’s average monthly variable earnings for the total contribution period, up to 2,430 pounds (January 2017).

Benefits are split among eligible survivors according to a schedule in law, including a widow of any age; a widower with a disability; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; and dependent parents.

All survivor pensions may be taken as a lump sum.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) is 100% of average monthly covered (base plus variable) earnings.

**Death grant:** A lump sum of three months of the permanent disability pension (base plus variable) the deceased received or was entitled to receive is paid.

**Funeral grant:** A lump sum of two months of the permanent disability pension (base plus variable) the deceased received or was entitled to receive is paid.
The minimum funeral grant is 200 pounds.

**Administrative Organization**

Ministry of Social Solidarity (http://www.moss.gov.eg/) provides general supervision.


Health Insurance Organization administers medical benefits through its hospitals.

**Unemployment**

**Regulatory Framework**

**First law:** 1959.
**Current law:** 1975 (social security).
**Type of program:** Social insurance system.

**Coverage**

Public- and private-sector employees.
Exclusions: Temporary, seasonal, and casual workers; family labor; household workers; civil servants; employees older than age 60; self-employed persons; artisans; and Egyptian nationals working abroad.

**Source of Funds**

**Insured person:** None.
**Self-employed person:** Not applicable.
**Employer:** 2% of monthly covered payroll.
The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.
The lower limit of the civil servant monthly salary scale is 500 pounds (July 2017). This figure will increase by 10% every July.
The maximum monthly earnings used to calculate contributions are 3,800 pounds (July 2017).

**Government:** Any deficit.

**Qualifying Conditions**

Must have at least six months of contributions, including the three consecutive months before unemployment; be able and willing to work; and be registered with and report
Egypt

regularly to the local employment office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

**Unemployment Benefits**

60% of the insured’s last monthly wage is paid after a seven-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

**Administrative Organization**

Ministry of Social Solidarity (http://www.moss.gov.eg/) provides general supervision.

Local employment offices of the Ministry of Manpower (http://www.moss.gov.eg/) offer job seeking services. Public and Private Social Insurance Fund administers the program.