Old Age, Disability, and Survivors

Regulatory Framework

Current law: 2016 (social insurance).
Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.
Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.
Special systems for judges and military and police personnel.

Source of Funds

Insured person: 8% of gross monthly wages.
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; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.
Employment must cease.
Early pension: Age 50 (any age if involuntarily unemployed due to economic factors such as downsizing) with at least 20 years of contributions.

Disability pension: Must be assessed with a permanent total disability, be younger than age 60, and have been in 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.

Eligible survivors include a widow(er); children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled); and dependent brothers, sisters, and parents.

Death grant: Paid to an eligible survivor when an insured person or pensioner dies.
Eligible survivors include a widow(er); children, and dependent parents. If there is no other eligible survivor, the grant is paid to dependent brothers and sisters.

Old-Age Benefits

Old-age pension: 2% of the insured’s average monthly wages in the last three years before retirement is paid for each 12-month period of contributions.
The minimum monthly pension is 40% of the insured’s average monthly wages in the last three years before retirement.
The maximum monthly pension is 83.33% of the insured’s average monthly wages in the last three years before retirement.
The pension may be partially paid as a lump sum.
Early pension: The old-age pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Permanent Disability Benefits

Disability pension: 50% of the insured’s average monthly wages in the last three years before the disability began or 2% of the same wages for each 12-month period of contributions, whichever is greater, is paid.
The maximum monthly pension is 83.33% of the insured’s average monthly wages in the last three years before the disability began.

Survivor Benefits

Survivor pension: 50% of the deceased’s average monthly wages in the last three years before death or 2% of the same wages for each 12-month period of contributions, whichever is greater, is paid.
100% 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.
If there is more than one widow, the pension is split equally.
100% of the pension is paid to full orphans.
100% of the pension is paid to eligible parents if there are no other eligible survivors; 75% if there are eligible brothers and sisters.

Death grant: A lump sum of four months of the insured’s monthly wages is paid when an insured person dies; two months of the old-age or disability pension if the deceased was a pensioner.
Administrative Organization
Ministry of Insurance and Social Development (http://www.welfare.gov.sd/) provides general supervision.
National Pensions and Social Insurance Fund (http://nsif.gov.sd/) administers the programs.

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: Employed persons.
Employer liability: Employed persons.

Source of Funds
Insured person
Social insurance: 4% of gross wages.
Employer liability: None.

Self-employed person
Social insurance: Not applicable.
Employer liability: Not applicable.

Employer
Social insurance: 6% of payroll.
Employer liability: The total cost.

Government
Social insurance: None.
Employer liability: None; contributes as an employer.

Qualifying Conditions
Cash sickness benefits (employer liability): Must have had at least three consecutive months of employment. 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 employment.

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

Sickness and Maternity Benefits
Sickness benefits (employer liability): 100% of the employee’s last monthly earnings is paid for the first three months; 50% for the next three months; and 25% for an additional three months. The employee is eligible to sick leave with reduced wages only after having exhausted normal sick leave.
Maternity benefits (employer liability): 100% of the employee’s last monthly earnings is paid for eight weeks.

Workers’ Medical Benefits
Medical benefits (social insurance): Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory services, and ophthalmologic and optician services, some dental care.
Dependents’ Medical Benefits
Medical benefits for dependents are the same as those for the insured.

Administrative Organization
Ministry of Labor and Administrative Reform provides general supervision.
National Health Insurance Fund (http://www.nhif.gov.sd/) administers the medical benefits.

Work Injury

Regulatory Framework
First law: 1947.
Current law: 2016 (social insurance).
Type of program: Social insurance system.
Coverage
Public- and private-sector employees 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 judges and military and police personnel.

Source of Funds
Insured person: None.
Self-employed person: See source of funds under Old Age, Disability, and Survivors.
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**Employer:** 2% of gross monthly payroll. 

**Government:** None; contributes as an employer.

**Qualifying Conditions**

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 (100%) disability, 83.33% of the insured's average monthly wages 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 permanent disability pension is paid.

Partial disability: If the insured is assessed with at least a 15% but less than 100% disability, a percentage of the full permanent disability pension is paid according to the assessed degree of disability.

**Workers’ Medical Benefits**

No statutory benefits are provided.

**Survivor Benefits**

**Survivor pension:** Up to 83.33% of the deceased’s average monthly wages in the three years before death is paid.

90% of the permanent disability pension the deceased received or was entitled to receive is paid to a 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 permanent disability pension the deceased received or was entitled to receive is paid for full orphans.

90% of the permanent disability pension the deceased received or was entitled to receive is paid to eligible parents if there are no other eligible survivors; 75% if there are eligible brothers and sisters.

Eligible survivors include a widow(er); children younger than age 18 (no limit if disabled); unmarried daughters; and dependent brothers, sisters, and parents.

**Administrative Organization**

Ministry of Insurance and Social Development (http://www.welfare.gov.sd/) provides general supervision.

National Pensions and Social Insurance Fund (http://nsif.gov.sd/) administers the program.

**Unemployment**

**Regulatory Framework**

Under the labor code (1997), employers are required to provide severance pay to employees with at least three years of continuous employment with the same employer. The amount varies according to the number of years of service: one month of the employee’s monthly basic wage is paid for each year of service with at least three but less than 10 years; one and a half times the monthly basic wage with at least 10 but less than 15 years; and one and three quarters times the monthly basic wage for each additional year of service for at least 15 years, provided that the severance pay does not exceed 36 months of the employee’s basic monthly wage.