

Lebanon

Exchange rate: US\$1.00 = 1,500 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1963 (social security).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Self-employed person, temporary agricultural employees, citizens of countries without reciprocal agreements with Lebanon (except certain Palestinian employees); and persons with foreign employment contracts.

Special system for public-sector employees and teachers.

Source of Funds

Insured person: None; see source of funds under Sickness and Maternity for the funeral grant.

Self-employed person: Not applicable; see source of funds under Sickness and Maternity for the funeral grant.

Employer: 8.5% of monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

See source of funds under Sickness and Maternity for the funeral grant.

Government: None.

Qualifying Conditions

Old-age benefit (Indemnité de fin de service): Age 60; at any age with at least 20 years of employment or for a woman who marries and leaves employment during the first year of marriage.

Employment must cease.

Partial benefit: At any age with less than 20 years of employment if the insured leaves employment permanently.

Deferred benefit: The benefit may be deferred until age 64.

Disability benefit (Indemnité de fin de service): Must be assessed with at least a 50% loss of work capacity and unable to work in his or her usual occupation or any other similar occupation.

A medical commission assesses the loss of work capacity.

Survivor benefit (Indemnité de fin de service): The deceased must have had at least six years of covered employment and been in covered employment.

Eligible survivors include a widow(er), orphans (no age limit), parents (no age limit), brothers, and sisters.

Funeral grant (Allocation des frais de funérailles): Paid to the person who paid for the funeral.

Old-Age Benefits

Old-age benefit (Indemnité de fin de service): A lump sum is paid of the insured's last monthly earnings (or the insured's average monthly earnings in the last 12 months, if greater) multiplied by the number of years of employment, up to 20 years, plus half the insured's last monthly earnings multiplied by the number of years of employment exceeding 20 years.

Partial benefit: A lump sum of 50% of the old-age benefit is paid with one to five years of employment; 65% with more than five and up to 10 years; 75% with more than 10 and up to 15 years; or 85% with more than 15 but less than 20 years.

Permanent Disability Benefits

Disability benefit (Indemnité de fin de service): A lump sum of the insured's last monthly earnings multiplied by the number of years of employment is paid.

The minimum disability benefit is 20 months of the insured's last monthly earnings before the disability began.

Survivor Benefits

Survivor benefit (Indemnité de fin de service): A lump sum of 100% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to a widow(er) and eligible orphans (25% to the widow(er) and 75% split equally among eligible orphans) if there are no surviving parents. If there are surviving parents, 10% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to surviving parents; the remaining 90% is paid to the widow(er) and orphans (25% and 75%, respectively).

If there is no eligible widow(er) or orphan, 50% of the deceased's last monthly earnings multiplied by the number of years of employment is paid to surviving parents and 50% to brothers and sisters (100% is paid to surviving brothers and sisters if there are no surviving parents).

The minimum survivor benefit is six times the deceased's last monthly earnings.

Funeral grant (Allocation des frais de funérailles): A lump sum of 150% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (<https://www.labor.gov.lb>) provides general supervision.

National Social Security Fund (<https://www.cnss.gov.lb/>), managed by a tripartite board and a director general, administers the program through its district offices and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current laws: 1963 (social security) and 1971 (medical benefits).

Type of program: Social insurance system. Medical benefits only.

Note: The programs for cash sickness and maternity benefits have not been implemented.

Coverage

Employees in industry and commerce, public-sector employees, certain categories of agricultural employees, university students, doctors, teachers, and dockworkers.

Voluntary coverage for self-employed persons, workers previously covered by the mandatory system, and persons aged 60 or older with at least 20 years of previous employment.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreements with Lebanon.

Source of Funds

Insured person: 3% of monthly covered earnings; 11% of monthly covered earnings (of the insured's earnings in the last month of work if retired) for voluntarily insured persons aged 60 or older.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

The insured person's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Self-employed person: 9% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 1,000,000 pounds; 2,500,000 pounds for self-employed persons with employees.

The self-employed person's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Employer: 8% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

The employer's contributions also finance the funeral grant paid under Old Age, Disability, and Survivors.

Government: 1% of monthly covered payroll plus 25% of the cost of benefits; contributes as an employer.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 2,500,000 pounds.

Qualifying Conditions

Cash sickness and maternity benefits: No statutory benefits are provided.

Medical benefits: Must be currently insured and have at least three months of coverage in the last six months.

Sickness and Maternity Benefits

Sickness and maternity benefits: No statutory benefits are provided.

Workers' Medical Benefits

Medical benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The National Social Security Fund contracts with and pays hospitals for 90% of the cost of benefits (the insured person pays the remaining 10%). The fund normally reimburses insured persons for 80% of the cost of a doctor's treatment and 100% of the cost of maternity care, cholesterol monitoring and treatment, and kidney dialysis, according to a schedule in law.

Benefits are paid for up to 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

Dependents' Medical Benefits

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

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National Social Security Fund (<https://www.cnss.gov.lb/>), managed by a tripartite board and a director general, administers the program through its district offices and collects contributions.

Work Injury

Regulatory Framework

First and current laws: 1943 (work injury) and 1963 (social security).

Type of program: Employer-liability system through a private carrier.

Coverage

Wage earners covered by an employment contract.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

Temporary disability benefit (Indemnité d'incapacité temporaire): 75% of the employee's daily wage is paid from the day after the accident or onset of the occupational disease until full recovery, certification of permanent disability, or death.

Permanent Disability Benefits

Permanent disability benefit (Indemnité d'incapacité permanente): For a total assessed loss of earning capacity, a lump sum of 800 days of the employee's monthly earnings is paid if the insured is younger than age 35 or older than age 50; 700 days if aged 35 to 50.

The monthly earnings used to calculate benefits are 100% of the insured's monthly earnings up to the legal monthly minimum wage plus 25% of monthly earnings above the legal monthly minimum wage plus 12.5% of monthly earnings above twice the legal monthly minimum wage.

The legal monthly minimum wage is 675,000 pounds.

Partial disability: A percentage of the full permanent disability benefit is paid based on the assessed loss of earning capacity.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, a set amount is paid according to a schedule in law.

Workers' Medical Benefits

The National Social Security Fund contracts with and pays hospitals for the cost of medical services. Medical benefits include general and specialist care, hospitalization, medicine, laboratory services, and appliances.

There is no cost sharing for doctors' services.

Survivor Benefits

Survivor pension (Indemnité de décès): A lump sum of up to 500 days of the deceased's monthly earnings is paid.

The monthly earnings used to calculate benefits are 100% of the insured's monthly earnings up to the legal monthly minimum wage plus 25% of monthly earnings above the legal monthly minimum wage plus 12.5% of monthly earnings above twice the legal monthly minimum wage.

The legal monthly minimum wage is 675,000 pounds.

Eligible survivors include the widow, a widower aged 60 or older or with a disability, children younger than age 16 (age 25 if a student or disabled), parents aged 60 or older or with a disability, and dependent brothers and sisters.

Funeral grant (Allocation de frais funéraires): A lump sum of up to 200% of the legal monthly minimum wage is paid.

The legal monthly minimum wage is 675,000 pounds.

Administrative Organization

Ministry of Labor (<https://www.labor.gov.lb/>) provides general supervision.

National Social Security Fund (<https://www.cnss.gov.lb/>), managed by a tripartite board and a director general, administers the program.

Family Allowances

Regulatory Framework

First law: 1943.

Current laws: 1963 (social security) and 1965 (family allowances).

Type of program: Social insurance system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 6% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are 1,500,000 pounds.

Government: None.

Qualifying Conditions

Family allowances (Prestations familiales et scolaires):

Paid to a wife who is not gainfully employed and for children younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled).

Family Allowance Benefits

Family allowances (Prestations familiales et scolaires): A lump sum of 60,000 pounds is paid to a wife; 33,000 pounds for each child, up to five children.

Administrative Organization

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