

Egypt

Exchange rate: U.S.\$1.00 equals 4.61 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

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

Current laws: 1975 (civil servants and workers in public and private sectors), 1976 (employers and self-employed persons), 1978 (migrant workers), 1978 (social insurance), and 1980 (casual workers).

Type of program: Social insurance system.

Coverage

All employed persons aged 18 or older (aged 16 or older if a government employee), including casual agricultural workers, domestic servants, and migrant workers and self-employed persons.

Source of Funds

Insured person: 13% of basic wage; 10% of variable wage.

Employer: 17% of basic wage; 15% of variable wage.

Government: 1% of payroll plus any deficit.

The basic wage is base pay up to 650 pounds a month.

The variable wage is base pay over 650 pounds a month, plus certain other forms of compensation such as bonuses and commissions.

The maximum monthly earnings (basic and variable wages combined) for contribution and benefit purposes are 1,150 pounds.

Contribution rates vary among categories of worker covered by different legislative acts.

Qualifying Conditions

Old-age pension: Age 60 with 120 months of contributions (basic wage pension); age 50 with 240 months of contributions (variable wage pension).

Old-age settlement: If the insured person does not qualify for a pension and is age 60 or emigrating.

Disability pension: Total and permanent incapacity for any gainful employment with contributions during 3 consecutive months or for a total of 6 months.

Disability settlement: The insured person does not qualify for a pension and is totally disabled.

Survivor pension: The insured person met the contribution conditions for a disability pension or was a pensioner at the time of death.

Survivor settlement: Paid to a widow aged 51 or older, if the insured person did not qualify for a pension.

Old-Age Benefits

Old-age pension (basic): 1/45 (up to 1/40 for periods of arduous work and 1/36 for dangerous work) of average monthly earnings during the last 2 years times the number of years of contributions up to 36 years.

Old-age pension (variable): 1/45 of average monthly earnings over the entire contributory period times the number of years of contributions. The average monthly wage on which the pension is calculated is increased by 2% for each year of contributions.

Early retirement pension: Must have at least 20 years of contributions. The pension is reduced by 15% if the insured is under age 45, by 10% if between ages 45 and 49, and by 5% if between ages 50 and 54.

The minimum pension is 50% of the average wage in the last 2 years (if the qualifying period is not less than 20 years) or 100 pounds a month.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

Lump-sum gratuity: 15% of the average annual basic wage for each year of contributions beyond 36.

Old-age settlement: A lump sum equal to 15% of the average monthly basic wage during the last 2 years times the number of years of contributions, if the insured person does not qualify for a pension. For variable wages, the average wage relates to the entire contributory period.

Permanent Disability Benefits

Disability pension: 1/45 of average monthly earnings during the last year for each year of contributions plus 3 extra years or 50% of average monthly earnings, whichever is greater. The insured also receives half the difference between that amount and 80% of average monthly earnings.

Constant-attendance allowance: 20% of the pension.

Partial disability: A lump sum of 4 years' pension proportionate to the assessed degree of disability, if less than 35% disabled.

The minimum pension is 100 pounds a month or 65% of average earnings, whichever is greater.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

Disability settlement: A lump sum equal to 15% of the average annual basic wage during the last 2 years times the number of years of contributions, if the insured person does not qualify for a pension.

Survivor Benefits

Survivor pension: 1/45 of average monthly earnings during the last year for each year of contributions plus 3 extra years or 50% of average monthly earnings, whichever is greater. The

insured also receives half the difference between that amount and 80% of average monthly earnings.

The minimum pension is 65% of average earnings or 100 pounds a month, whichever is greater.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

The pension is divided among the following survivors according to the schedule in law: a dependent widow or a disabled widower; dependent sons and brothers under age 21 (age 26 if a student; no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorcee without any other source of income and previously married to the insured person for at least 20 years.

Lump sums are paid to surviving daughters and sisters on marriage, and to sons or brothers at age 21 (age 26 for a student).

Survivor settlement: A lump sum equal to 15% of the average annual basic wage during the last 2 years times the number of years of contributions, if the insured person did not qualify for a pension.

Funeral grant: Equal to 2 month's pension.

The minimum funeral grant is 200 pounds.

Administrative Organization

Ministry of Social Insurance provides general supervision.

Managed by a tripartite board, the National Organization for Social Insurance for the Private and Public Sector Fund administers the program through regional and district offices.

Social Insurance Government Sector Fund administers the program for government employees through regional offices.

Sickness and Maternity

Regulatory Framework

First law: 1959 (enabling provisions) and 1964 (workers in public and private sectors).

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee). Coverage is being extended gradually to students.

Exclusions: Casual agricultural workers, domestic servants, and the self-employed.

Source of Funds

Insured person: 1% of earnings. Pensioners contribute 1% of the pension; beneficiaries of the survivor pension optionally contribute 2%.

Employer: 4% of payroll (may be reduced to 3% for employers that provide cash sickness benefits to their employees).

Government: None; payment of cash benefits directly to insured government employees.

Qualifying Conditions

Cash sickness and medical benefits: Contributions for the last 3 months, or for a total of 6 months including the last 2 months.

Cash maternity benefits: Contributions for the last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 75% of the daily wage during the first 90 days of sickness; thereafter, 85% of earnings. 100% of earnings is payable in case of specified chronic diseases. The benefit is payable for up to 180 days in a calendar year; no limit on duration for specified chronic diseases.

The minimum benefit is equivalent to the minimum contributory salary.

Maternity benefit: 75% of the daily wage. The benefit is payable for up to 3 months before and after the expected date of childbirth.

Workers' Medical Benefits

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly. Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services and appliances.

Dependents' Medical Benefits

Medical care and treatment are provided to the widow of an insured person.

Administrative Organization

Ministry of Health provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Managed by a tripartite board, the Health Insurance Organization administers medical benefits through its hospitals.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975.

Type of program: Social insurance system.

Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Exclusions: Casual workers, domestic workers, and the self-employed.

Source of Funds

Insured person: None.

Employer: 3% of payroll; may be reduced to 2% of payroll or less if the employer provides temporary disability benefits to employees.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of earnings, payable from the day after the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of average monthly earnings during the last year, if totally disabled.

The minimum pension is 80% of average monthly earnings during the last year.

The maximum pension is 100% of average monthly earnings when combined with the old-age, survivor, or disability pension.

Partial disability: If at least 35% disabled, a percentage of the full pension proportionate to the assessed degree of disability.

Lump-sum benefit: If the degree of disability is less than 35%, 4 years' pension proportionate to the assessed degree of disability.

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

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 80% of the insured's average monthly earnings during the last year (up to 100% when coupled with old-age, survivor, or disability pension).

The minimum pension is 20 pounds a month.

The maximum pension is 920 pounds a month.

The pension is divided among the following survivors, according to the schedule in law: widow of any age, disabled widower, dependent sons and brothers under 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.

Funeral grant: Equal to 2 months' pension.

The minimum grant is 200 pounds.

Administrative Organization

Ministry of Social Insurance provides general supervision.

National Organization for Social Insurance for Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Managed by a tripartite board, the Health Insurance Organization administers medical benefits through its own hospitals.

Unemployment

Regulatory Framework

First law: 1959 (enabling provisions).

Current law: 1975.

Type of program: Compulsory insurance system.

Coverage

Employed persons.

Exclusions: Temporary, seasonal, and casual workers; domestic servants; family labor; public-sector employees; employees older than age 60; the self-employed; and artisans.

Source of Funds

Insured person: None.

Employer: 2% of payroll.

Government: Any deficit.

Qualifying Conditions

Unemployment benefit: Six months of contributions, including 3 consecutive months prior to unemployment. The insured person must be able and willing to work and registered with, and reporting on a regular basis to, the manpower office.

Unemployment is not due to voluntary leaving, discharge for misconduct, refusal of a suitable job offer, or the refusal of training.

Unemployment Benefits

60% of the last monthly wage is payable after a 7-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 Insurance provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program in collaboration with local manpower offices.