

## Oman

Exchange rate: US\$1.00 equals 0.38 rials.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1991 (social insurance), implemented in 1992.

**Type of program:** Social insurance system.

#### Coverage

Citizens of Oman between ages 15 and 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

#### Source of Funds

**Insured person:** 6.5% of monthly basic salary.

The minimum monthly earnings for contribution purposes are 100 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings for contribution purposes for citizens working in Oman are 3,000 rials; 800 rials for citizens working abroad.

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

**Employer:** 9.5% of monthly basic salary.

The minimum monthly earnings for contribution purposes are 100 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings for contribution purposes for citizens working in Oman are 3,000 rials; 800 rials for citizens working abroad.

**Government:** 2% of monthly basic salary.

The minimum monthly earnings for contribution purposes are 100 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings for contribution purposes for citizens working in Oman are 3,000 rials; 800 rials for citizens working abroad.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 180 months of paid contributions (men) or age 55 with at least 120 months of paid contributions (women).

**Early pension:** A reduced pension is paid before retirement age with 240 months (men) or 180 months (women) of contributions. The minimum age for early retirement is age 45.

**Deferred pension:** The insured must have 180 months of contributions including at least 36 months in the last 5 years before retirement. There is no maximum age for deferral.

**Disability pension:** Must have 6 months of contributions before the onset of disability or 12 months of contributions including the 3 months immediately before the onset of disability.

**Survivor pension:** The deceased had at least 6 months of contributions or 12 months of contributions including the 3 months immediately before death.

Eligible survivors are the widow(s) or widower or the eldest son or, in their absence, the authorized person.

**Marriage grant:** Paid to an orphaned daughter when she marries. The daughter's orphan pension ceases on marriage.

**Funeral grant:** A lump sum is paid toward the cost of the insured's funeral.

**Death grant:** A lump sum is paid on the death of the insured.

Eligible survivors are the widow(s) or widower or the eldest son or, in their absence, the authorized person.

#### Old-Age Benefits

**Old-age pension:** The pension is calculated on the basis of 1/40 of the insured's average wage in the last 5 years of employment times the number of full years of contributions.

The minimum pension is 80 rials.

The maximum pension is equal to 80% of the pensionable salary.

**Early pension:** The pension is reduced according to age and gender: for men, the reduction is from 6% at age 59 to 30% at age 45; for women, the reduction is from 7% at age 54 to 25% at age 45.

**Deferred pension:** Calculated in the same way as the old-age pension.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 40% of the insured's earnings at the onset of disability or based on the old-age pension formula, whichever is greater.

#### Survivor Benefits

**Survivor pension:** 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among the widows.

The widow's pension ceases on remarriage.

**Orphan's pension:** 50% of the deceased's pension is paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters.

**Other eligible survivors:** 25% of the deceased's pension is split equally among other dependents, including the father, mother, brothers (up to age 22), and unmarried sisters.

In the absence of any of the above groups of eligible survivors, that portion of the survivor pension is split among the other groups, up to a maximum of 100% of the deceased's pension.

**Marriage grant:** A lump sum is paid equal to 15 times the orphan's pension.

**Funeral grant:** A lump sum is paid equal to 3 months of the deceased's earnings or pension, up to a maximum of 1,000 rials.

**Death grant:** A lump sum is paid equal to 3 months of the deceased's earnings or pension.

### **Administrative Organization**

Minister of Manpower provides general supervision.

Managed by a nine-member board of directors chaired by the Minister of Manpower, the Public Authority for Social Insurance (<http://www.taminat.com>) administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1977.

**Current law:** 1991 (social insurance), implemented in 1997.

**Type of program:** Social insurance system.

#### **Coverage**

Citizens of Oman between ages 15 and 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period to receive benefits for a work injury or an occupational disease.

#### **Temporary Disability Benefits**

Daily allowances equal to 75% of the insured's current monthly earnings divided by 30 are paid for as long as the insured is unable to work.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is totally disabled, the pension is equal to 75% of the insured's monthly basic earnings or old-age pension, whichever is greater.

The minimum pension is 80 rials.

**Partial disability:** If assessed as at least 30% disabled, a percentage of the full pension is paid according to the assessed degree of disability; if assessed as less than 30% disabled, a lump sum equal to 36 times the monthly pension is paid according to the assessed degree of disability.

#### **Survivor Benefits**

**Survivor pension:** 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among the widows.

The widow's pension ceases on remarriage.

**Orphan's pension:** 50% of the deceased's pension is paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters.

**Other eligible survivors:** 25% of the deceased's pension is split equally among other dependents, including the father, mother, brothers (up to age 22), and unmarried sisters.

In the absence of any of the above groups of eligible survivors, that portion of the survivor pension is split among the other groups, up to a maximum of 100% of the deceased's pension.

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