

## Egypt

Exchange rate: US\$1.00 equals 5.47 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 public- and private-sector employees), 1976 (employers), 1978 (migrant workers), and 1980 (coverage extension).

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

#### Coverage

Employed persons aged 18 or older (aged 16 for government employees).

Special systems for some self-employed persons, employers, migrant workers, temporary and casual workers in agriculture, artisans, small land and property owners, and household workers.

#### Source of Funds

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

Base earnings are earnings up to 775 pounds a month (July 2008). Variable earnings are earnings exceeding 775 pounds a month plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 108.5 pounds (July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds (July 2008).

**Self-employed person:** 15% of declared monthly income, according to fixed earnings classes ranging from 100 pounds to 1,000 pounds.

**Employer:** 15% of covered monthly payroll plus 2% of base monthly payroll for lump-sum benefits.

Base earnings are earnings up to 775 pounds a month (July 2008). Variable earnings are earnings exceeding 775 pounds a month plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 108.5 pounds (July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds (July 2008).

**Government:** 1% of covered monthly payroll; the cost of any deficit.

#### Qualifying Conditions

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 pension.

Base earnings are earnings up to 775 pounds a month (July 2008). Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain 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: Paid at any age with at least 240 months of contributions.

Old-age benefit: If eligible for a pension, a lump sum is paid at retirement.

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

If the insured is eligible for a pension, a special increment and flat-rate allowance are also paid.

**Old-age settlement:** Age 60 but does not satisfy the qualifying conditions for an old-age pension; at any age if emigrating, if sentenced to 10 or more years of prison, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

Lump-sum benefit: If the insured is eligible for an old-age settlement, an additional lump sum is paid at retirement.

**Disability pension (base and variable):** The insured must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than age 60, and have at least 3 consecutive months or a total of 6 months of contributions. The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

If the insured is eligible for a disability pension, a disability benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

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 satisfy the qualifying conditions for a disability pension.

If the insured is eligible for a disability settlement, a lump-sum benefit and supplementary benefit are also paid.

**Survivor pension (base and variable):** The deceased was a pensioner or had at least 3 consecutive months or a total of 6 months of contributions; at least 10 years of contributions are required if the death occurred more than a year after employment ceased and before the insured reached retirement age.

If the insured is eligible for a survivor pension, a survivor benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

**Survivor settlement:** If the deceased did not satisfy the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

If the insured is eligible for a survivor settlement, a lump-sum benefit and supplementary benefit are also paid.

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

**Funeral grant:** The cost of the funeral is paid to the surviving spouse or to the eldest child.

Eligible survivors for survivor benefits are a dependent widow or a dependent, disabled widower; 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.

### **Old-Age Benefits**

**Base old-age pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings in the 5 years before the last 2 years multiplied by 1.4 (whichever amount is lower). Base earnings are earnings up to 775 pounds a month (July 2008).

Early pension: The pension is reduced by 15% (if younger than age 45), 10% (if aged 45 to 49), or 5% (if aged 50 to 54). There is no reduction if aged 55 or older.

Old-age benefit: One month of base earnings is paid for each year of contributions.

Base earnings are earnings up to 775 pounds a month (July 2008).

Special supplement for additional contribution periods: A lump sum equal to 15% (9% for contribution periods paid retroactively) of the reference base earnings is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base pension is paid, up to 35 pounds.

The special increment is not paid for early pensioners younger than age 50.

The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

**Variable old-age pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Early pension: The pension is reduced by 5% for each year that the insured is younger than the normal retirement age at the time of the claim.

The minimum total pension (base plus variable) is equal to 50% of average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage).

The maximum total pension (base plus variable) is equal to 70% of average monthly (base plus variable) earnings or 840 pounds a month (whichever amount is lower).

**Old-age settlement:** A lump sum of up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12 is paid for each year of contributions.

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings in the 5 years before the last 2 years multiplied by 1.4 (whichever amount is lower). Base earnings are earnings up to 775 pounds a month (July 2008).

The reference variable earnings are equal to average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

Base earnings are earnings up to 775 pounds a month (July 2008).

### **Permanent Disability Benefits**

**Base disability pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference base earnings are equal to average monthly base earnings in the last year. Base earnings are earnings up to 775 pounds a month (July 2008).

Disability benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of base earnings.

Base earnings are earnings up to 775 pounds a month (July 2008).

Supplementary benefit: Equal to 12 times the reference base monthly earnings used to calculate the disability pension multiplied by an age coefficient. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

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

**Variable disability pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is equal to 65% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month (whichever amount is greater).

The maximum total pension (base plus variable) is equal to 80% of the average monthly (base plus variable) earnings or 920 pounds a month (whichever amount is lower).

Supplementary benefit: Equal to 12 times the reference monthly variable earnings used to calculate the disability pension multiplied by an age coefficient. The benefit is reduced by 50% for a partial disability.

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

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

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings in the 5 years before the last 2 years multiplied by 1.4 (whichever amount is lower). Base earnings are earnings up to 775 pounds a month (July 2008).

The reference variable earnings are equal to average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than

775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is equal to 10 months of base earnings.

Base earnings are earnings up to 775 pounds a month (July 2008).

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension multiplied by an age coefficient. The benefit is reduced by 50% for a partial disability.

### Survivor Benefits

**Base survivor pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings is paid for each year of contributions, up to 36 years.

The reference base earnings are equal to average monthly base earnings in the last year. Base earnings are earnings up to 775 pounds a month (July 2008).

Survivor benefit: One month of earnings is paid for each year of contributions.

The minimum benefit is equal to 10 months of base earnings.

Base earnings are earnings up to 775 pounds a month (July 2008).

Supplementary benefit: Equal to 12 times the reference monthly base earnings used to calculate the survivor pension multiplied by an age coefficient.

Special increment: 25% of the pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

**Variable survivor pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings is paid for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is equal to 65% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month (whichever amount is greater).

The maximum total pension (base plus variable) is equal to 80% of the average monthly (base plus variable) earnings or 920 pounds a month (whichever amount is lower).

Supplementary benefit: Equal to 12 times the reference monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient.

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

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings in the 5 years before the last 2 years multiplied by 1.4 (whichever amount is lower). Base earnings are earnings up to 775 pounds a month (July 2008).

The reference variable earnings are equal to average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 500 pounds. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is equal to 10 months of base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension multiplied by an age coefficient.

**Death grant:** Equal to 3 months of the deceased's (base plus variable) pension.

**Funeral grant:** Equal to 2 months of the deceased's (base plus variable) pension. The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First laws:** 1959 and 1964.

**Current law:** 1975 (social security).

**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: Temporary and casual agricultural workers, small-scale artisans, household workers, and self-employed persons.

#### **Source of Funds**

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

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 108.5 pounds (July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds (July 2008).

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

**Employer:** 4% of covered monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 108.5 pounds (July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds (July 2008).

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

#### **Qualifying Conditions**

**Cash sickness and medical benefits:** The insured must have paid contributions for at least the last 3 months or for a total of at least 6 months, including the last 2 months.

**Cash maternity benefits:** The insured must have paid contributions for at least the last 10 months.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 75% of the last covered daily wage before the incapacity began and 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 benefit is equal to the minimum contributory wage (108.5 pounds in July 2008).

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

**Maternity benefit:** 75% of the last covered daily wage before the maternity leave period began is paid for up to 90 days. The benefit is paid for a maximum of three pregnancies.

The minimum benefit is equal to the minimum contributory wage (108.5 pounds in July 2008).

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, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization.

### **Dependents' Medical Benefits**

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization.

### **Administrative Organization**

Ministry of Health and Population (<http://www.moHP.gov.eg>) 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.

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

Exclusions: Casual workers, self-employed persons, and household workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll; up to 2% of covered monthly payroll if the employer provides employees with temporary disability benefits.

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 108.5 pounds (July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds (July 2008).

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 100% of the covered daily wage and is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum benefit is equal to the minimum contributory wage (108.5 pounds in July 2008).

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

### **Permanent Disability Benefits**

**Base permanent disability pension:** The pension is equal to 80% of average monthly base earnings in the year before the disability began. Base earnings are earnings up to 775 pounds a month (July 2008).

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

**Partial disability:** If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

**Lump-sum award:** If the insured is eligible for a permanent disability pension, one month of base earnings is paid for each year of contributions.

Base earnings are earnings up to 775 pounds a month (July 2008).

The minimum lump-sum award is equal to 10 months of base earnings.

**Supplementary compensation:** Equal to 18 times the monthly base earnings used to calculate the survivor pension multiplied by an age coefficient.

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, 20% of the 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) must not exceed

100% of average monthly covered (base plus variable) earnings during the year before the disability began.

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

**Variable permanent disability pension:** The pension is equal to 80% of average monthly variable earnings during the total contribution period. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Partial disability: If the insured is assessed with a disability of at least 35% but less than 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Supplementary compensation: Equal to 18 times the monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the 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) must not exceed 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

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**

**Base survivor pension:** The pension is equal to 80% of average monthly base earnings in the last year before the insured's death. Base earnings are earnings up to 775 pounds a month (July 2008).

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

Lump-sum award: One month of base earnings is paid for each year of contributions.

Base earnings are earnings up to 775 pounds a month (July 2008).

The minimum lump-sum award is equal to 10 months of base earnings.

Benefits are split among eligible survivors according to the schedule in law, including a widow of any age, a disabled widower, 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) must not exceed 100% of average monthly covered (base plus variable) earnings.

**Variable survivor pension:** The pension is equal to 80% of average monthly covered variable earnings during the deceased's total contribution period. Variable earnings are earnings greater than 775 pounds a month (July 2008) plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Benefits are split among eligible survivors according to the schedule in law, including a widow of any age, a disabled widower, 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) must not exceed 100% of average monthly covered (base plus variable) earnings.

**Death grant:** The grant is equal to 3 months of the deceased's (base plus variable) pension.

**Funeral grant:** The grant is equal to 2 months of the deceased's (base plus variable) pension. The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) 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.

Health Insurance Organization administers medical benefits through its hospitals.

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## **Unemployment**

### **Regulatory Framework**

**First law:** 1959.

**Current law:** 1975 (social security).

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

### **Coverage**

Employed persons in the public and private sectors.

Exclusions: Temporary, seasonal, and casual workers; family labor; household workers; civil servants; employees older than age 60; self-employed persons; and artisans.

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### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2% of covered payroll.

The minimum monthly earnings for contribution calculation purposes are equal to the lower limit of the civil servant salary scale (108.5 pounds in July 2008).

The maximum monthly earnings for contribution calculation purposes are 1,400 pounds.

**Government:** Any deficit.

### **Qualifying Conditions**

**Unemployment benefit:** The insured must have at least 6 months of contributions, including the 3 consecutive months before unemployment. The insured must be able and willing to work and be registered with and reporting regularly to the manpower office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

### **Unemployment Benefits**

The benefit is equal to 60% of the insured's last monthly wage and is paid 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 Finance (<http://www.mof.gov.eg>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.