

Libya

Exchange rate: US\$1.00 = 1.28 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1957.

Current laws: 1957 (retirement); 1958 (social insurance); 1980 (social security), implemented in 1981; and 1987 (disability).

Type of program: Social insurance system.

Coverage

All residents of Libya.

Special system for military personnel.

Source of Funds

Insured person: 3.75% of covered earnings.

The insured person's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Self-employed person: 15.675% of declared income.

The self-employed person's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Employer: 10.5% of covered payroll; foreign companies contribute 11.25%.

The employer's contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Government: 0.75% of covered earnings and annual subsidies.

Government contributions also finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men), age 60 (women), age 62 (civil servants), and age 60 (workers in hazardous or unhealthy occupations).

Employment must cease.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Benefits are not payable abroad.

Disability pension: Must be assessed with at least an 80% loss of earning capacity.

Dependent's supplement: Paid for a wife and each child younger than age 18 (no limit for an unmarried daughter).

Constant-attendance allowance: Paid if the insured receives a disability pension and requires the constant attendance of others to perform daily functions.

Benefits are not payable abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

Old-Age Benefits

Old-age pension: 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% for each year exceeding 20 years is paid.

The minimum pension is 80% of the national minimum wage.

The legal national minimum wage is 450 dinars.

The maximum pension is 80% of the insured's average earnings.

Dependent's supplement: 4 dinars a month is paid for a wife and 2 dinars a month for each child younger than age 18 (no limit for an unmarried daughter).

Permanent Disability Benefits

Disability pension: For an assessed degree of disability of at least 60%, the pension is 50% of the old-age pension the insured was entitled to receive plus 0.5% of the old-age pension for each of the first 20 years of contributions and 2% for each year exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the minimum old-age pension value (450 dinars).

The maximum pension is 80% of the insured's last salary.

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Survivor Benefits

Survivor pension: The benefit depends on the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the

benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Funeral grant: A lump sum of 50 dinars is paid.

Administrative Organization

Social Security Fund administers the program through district and local offices.

A national social security committee provides general supervision.

Municipal committees provide local supervision.

Sickness and Maternity

Regulatory Framework

First law: 1958.

Current laws: 1980 (social security), implemented in 1981.

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: All employed persons are covered for cash benefits.

Social insurance program: Self-employed persons (cash benefits), employed and self-employed persons (specified medical benefits).

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: 1.5% of covered earnings.

Self-employed person

Cash benefits: 1.5% of declared income.

Medical benefits: 3.5% declared of income.

Employer

Cash benefits: The total cost of maternity benefits.

Medical benefits: 2.45% of covered payroll.

Government

Cash benefits: 0.75% of self-employed person's covered earnings.

Medical benefits: 5% of covered earnings.

Qualifying Conditions

Cash sickness benefits: Must have at least six weeks of contributions in the last three months.

Cash maternity benefits: Must have at least six months of coverage before the expected date of childbirth or four months of contributions in the last six months.

Medical benefits: Must receive sickness benefits, maternity benefits, or a pension.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's earnings is paid for up to a year.

Maternity benefit: 100% of the insured's earnings is paid for up to three months.

Pregnancy benefit: 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

Birth grant: A lump sum of 25 dinars is paid for each childbirth.

Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

Dependents' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Patients may be required to pay part of the cost of benefits.

Administrative Organization

Social Security Fund administers the program through district and local offices.

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Municipal committees provide local supervision.

Work Injury

Regulatory Framework

First law: 1958.

Current laws: 1980 (social security), implemented in 1981.

Type of program: Employer-liability and social insurance system.

Coverage

Employer-liability program: All employed persons (cash benefits).

Social insurance program: Self-employed persons (cash benefits), employed and self-employed persons (specified medical benefits).

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Self-employed person: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Employer: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Government: See source of funds under Old Age, Disability, and Survivors (cash benefits) and Sickness and Maternity (medical benefits).

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's earnings is paid for up to a year.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average earnings in the last three years for each of the first 20 years of contributions plus 2% of average earnings for each year of contributions exceeding 20 years.

The minimum pension is 50% of the insured's last salary plus the value of the minimum old-age pension (450 dinars).

The maximum pension is 100% of the insured's last salary.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the pension is paid.

Partial disability: For an assessed degree of disability of 30% to 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum old-age pension multiplied by the assessed degree of disability is paid.

Workers' Medical Benefits

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

Survivor Benefits

Survivor pension: The benefit is calculated using the number of family members and their relationship to the deceased. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows of any age; 40% to 75% is paid for one son; up to 100% is paid for more than one son; 15% to 60% is paid to parents and siblings.

Eligible survivors include the widow(s) or widower; sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (for whom the benefit ceases on marriage or remarriage); parents; and dependent siblings if the deceased had no children.

Funeral grant: A lump sum of 50 dinars is paid.

Administrative Organization

Social Security Fund administers the program through district and local offices.

A national social security committee provides general supervision. Municipal committees provide local supervision.

Unemployment

Regulatory Framework

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings for up to six months.

Family Allowances

Regulatory Framework

Some family benefits are provided under the 1998 Social Care Fund legislation.