

## Oman

US\$1.00 = 0.39 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 employed in the private sector under a permanent work contract or working in one of the Gulf Cooperation Council countries (Bahrain, Kuwait, Qatar, Saudi Arabia, or United Arab Emirates).

Voluntary coverage for Omani citizens working abroad.

Exclusions: Foreign workers, household workers, self-employed persons, and artisans.

#### Source of Funds

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

The minimum monthly earnings used to calculate contributions are 180 rials if working in Oman; 200 rials if working abroad.

The maximum monthly earnings used to calculate contributions are 3,000 rials if working in Oman; 1,000 rials if working abroad.

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

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

The minimum monthly earnings used to calculate contributions are 180 rials if working in Oman; 200 rials if working abroad.

The maximum monthly earnings used to calculate contributions are 3,000 rials if working in Oman; 1,000 rials if working abroad.

**Government:** 4% of monthly salary.

#### 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: Age 45 to 59 with at least 240 months (men) or 180 months (women) of paid contributions.

**End-of-service benefit:** Age 60 (men) or age 55 (women) with at least 12 months but less than 180 months (120 months for women) of paid contributions.

**End-of-service grant:** Must be eligible for the old-age pension or the end-of-service benefit.

**Disability pension:** Must have at least six months of contributions before the disability began or at least 12 months of contributions including the three months immediately before the disability began.

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

Eligible survivors include widow(er)s and the eldest son. If there is no eligible widow(er) or son, the pension may be paid to a dependent parent, brother, or sister.

The widow's pension ceases on remarriage.

**Orphan's pension:** Paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters. The orphan's pension for daughters ceases on marriage.

**Marriage grant:** Paid to an orphaned daughter upon marriage.

**Funeral grant:** Paid for the cost of the insured's funeral.

**Death grant:** Paid when the insured dies.

#### Old-Age Benefits

**Old-age pension:** The pension is 2.5% of the insured's average wage in the last five years of employment multiplied by the number of full years of contributions.

The minimum pension is 150 rials.

The maximum pension is 80% of the pensionable salary.

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

**End-of-service benefit:** A lump sum of the insured's last monthly salary for each of the first three years of contribution plus two times the last monthly salary for each contribution year thereafter is paid.

**End-of-service grant:** A lump sum of the insured's last monthly salary for each year of contribution is paid, up to 10 years. The grant is paid in addition to the old-age pension or the end-of-service benefit.

#### Permanent Disability Benefits

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

### **Survivor Benefits**

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

**Orphan's pension:** 50% of the deceased's pension is paid to eligible sons and daughters.

**Other eligible survivors:** 25% of the deceased's pension is split equally among other eligible survivors.

All survivor benefits combined must not exceed 100% of the deceased's pension.

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

**Funeral grant:** A lump sum of the last three months of salary is paid if the insured was employed at the time of death or three months of the deceased's pension if the deceased was a pensioner, up to 1,000 rials.

**Death grant:** A lump sum of the last three months of salary is paid if the insured was employed at the time of death or three months of the deceased's pension if the deceased was a pensioner.

### **Administrative Organization**

Minister of Manpower (<http://www.manpower.gov.om/ar/index.asp>) provides general supervision.

Public Authority for Social Insurance (<http://www.taminat.gov.om>), managed by a 13-member board of directors chaired by the Minister of Manpower, administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1977.

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

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

#### **Coverage**

Citizens of Oman employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, household workers, self-employed persons, 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 of 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 has a total disability, the pension is 75% of the insured's monthly basic earnings or is based on the old-age pension formula, whichever is greater.

The minimum pension is 150 rials.

Partial disability: If assessed with a disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; if assessed with a disability of less than 30%, a percentage of a lump sum of 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.

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.

If there is no eligible widow(er), orphan, parent, or sibling, that portion of the survivor pension is split among the other survivors, up to 100% of the deceased's pension.

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