

## 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.

A national social security committee provides general supervision.

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

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### 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

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### Regulatory Framework

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