

Qatar

Exchange rate: US\$1.00 = 3.64 riyals.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 2002 (retirement and pensions), implemented in 2003.

Current laws: 2002 (retirement and pensions), implemented in 2003; and 2007 (extension of protection to Gulf Cooperation Council citizens working abroad).

Type of program: Social insurance system.

Note: Programs exist that cover sickness and maternity (including medical benefits), work injury, unemployment, and family allowances, but details on these programs were not readily available.

Coverage

Public-sector Qatari employees, some categories of private-sector workers, and Qatari citizens working in one of the Gulf Cooperation Countries (Bahrain, Kuwait, Oman, Saudi Arabia, or United Arab Emirates).

Exclusions: Self-employed persons; and household, family, and foreign workers.

Special system for military personnel.

Source of Funds

Insured person: 5% of gross earnings.

Self-employed person: Not applicable.

Employer: 10% of gross payroll.

Government: Contributes as an employer; covers administrative costs and any deficit.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women) with 15 years of contributions.

Early pension: Age 40 with 15 years of contributions.

Old-age settlement: Paid if the insured does not meet the qualifying conditions for an old-age pension.

Disability pension: Younger than age 60 (men) or age 55 (women) and assessed with a total incapacity for work.

Disability settlement: Paid if the insured does not meet the qualifying conditions for a disability pension.

Survivor pension: The deceased was in covered employment or was a pensioner at the time of death.

Survivor settlement: Paid if the insured does not meet the qualifying conditions for a survivor pension.

Eligible survivors include the widow(er), children, parents, and siblings.

Old-Age Benefits

Old-age pension: 5% of the insured's average gross earnings in the last five years before retirement (last gross monthly salary for public-sector workers) is paid for each year of contributions.

The minimum monthly pension is 75% of the insured's gross monthly earnings.

The maximum monthly pension is 100% of the insured's gross monthly earnings.

Early pension: The pension is reduced by 2% to 2.5% for each year that the pension is taken before the normal retirement age.

Old-age settlement: A lump sum of the insured's contributions is paid.

Permanent Disability Benefits

Disability pension: The pension is 5% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers) multiplied by the number of years of contributions or 15 years (20 years for a nonwork-related disability), whichever is greater.

In case of a work-related disability, a full pension is paid regardless of contributory period.

The minimum monthly pension is 75% of the insured's gross monthly earnings.

The maximum monthly pension is 100% of the insured's gross monthly earnings.

Disability settlement: A lump sum of the insured's contributions is paid.

Survivor Benefits

Survivor pension: 75% of the old-age or disability pension the deceased received or was eligible to receive is paid to a widow(er) with no children (100% is split equally if there is more than one widow); 33.3% with one or more children (50% is split equally if there is more than one widow).

Orphan's pension: 50% of the old-age or disability pension the deceased received or was eligible to receive is paid for one eligible orphan; 66.7% for more than one orphan (50% for more than one orphan and more than one widow); 75% for a full orphan (100% is split equally if there is more than one full orphan).

Other eligible survivors: 16.7% to 50% of the old-age or disability pension the deceased received or was eligible to receive is paid to other eligible survivors.

All survivor benefits combined must not exceed 100% of the insured's gross monthly earnings.

Survivor settlement: A lump sum of the insured's contributions is paid.

Administrative Organization

Ministry of Social Affairs (<http://www.mosa.gov.qa>) provides general supervision.

General Retirement Social Insurance Authority administers the program.