

## Libya

Exchange rate: Exchange rate of the dinar with the U.S.\$ is not available.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current law:** 1980.

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

#### Coverage

All residents.

Special system for members of the armed forces.

#### Source of Funds

**Insured person:** 3.75% of earnings. The self-employed contribute 15.175%.

**Employer:** 10.5% of payroll. Employers of foreign companies contribute 11.25%.

**Government:** 0.75% of covered earnings. Annual subsidies and the cost of income-tested benefits.

All of the above contributions also finance sickness benefits, lump-sum grants for pregnancy and childbirth, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women); age 62 for civil service employees and age 60 for workers in hazardous or unhealthy occupations, with 20 years of contributions for a full pension. Retirement from covered employment is necessary.

The pension is not payable abroad.

**Disability pension:** 80% loss of earning capacity in the previous job or in other suitable work.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** The full pension is calculated as 2.5% of average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% for each year beyond 20.

The minimum pension is 96 dinars a month.

The maximum is 80% of average earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child under age 18; no age limit for an unmarried daughter.

#### Permanent Disability Benefits

**Disability pension:** 50% of the full old-age pension, plus 0.5% for each of the first 20 years of contributions and 2% for each year beyond 20.

The minimum pension is 60 dinars a month plus 50% of earnings.

The maximum pension is 80% of earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child under age 18; no limit for an unmarried daughter.

Constant-attendance supplement: Up to 25% of the pension.

#### Survivor Benefits

**Survivor pension:** The benefit is determined by the number of family members and their relationship to the deceased.

Widows receive between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to a combined 100% for more than one son. Parents receive between 15% and 60%. Brothers and sisters receive between 15% and 60%.

Funeral grant: A lump sum of 50 dinars.

#### Administrative Organization

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1957.

**Current law:** 1980.

**Type of program:** Dual employer-liability and social insurance system.

##### Coverage

**Employer-liability program:** Cash benefits for all employees.

**Social insurance program:** Cash benefits for the self-employed and specific medical benefits for the employed and self-employed.

##### Source of Funds

###### Insured person

**Cash benefits:** None. The self-employed contribute 1.5%.

**Medical benefits:** 1.5% of earnings. The self-employed contribute 3.5%.

### **Employer**

*Cash benefits:* Total cost of maternity benefit.

*Medical benefits:* 2.45% of payroll.

### **Government**

*Cash benefits:* 0.75% of earnings for the self-employed only.

*Medical benefits:* 5% of earnings.

### **Qualifying Conditions**

**Sickness benefits:** Six weeks of contribution during the last 3 months.

**Maternity benefits:** Six months of coverage before the expected date of childbirth or 4 months of contributions during the last 6 months.

**Medical benefits:** Qualified to receive sickness or maternity benefits or receiving a pension.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of earnings, payable for up to 1 year.

**Maternity benefit:** 100% of earnings, payable for a total of 3 months.

**Maternity grant:** Three dinars a month from the fourth month of pregnancy until childbirth, up to a maximum of 6 months.

**Birth grant:** 25 dinars for each birth.

### **Workers' Medical Benefits**

Medical services are provided directly to patients by the facilities of the Ministry for Social Security. Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation. Patients may be required to pay part of the cost of benefits. Benefits are provided for up to 6 months longer than cash benefits.

### **Dependents' Medical Benefits**

Same as for the insured person. The wife of an insured man receives the same medical maternity benefits as an insured woman.

### **Administrative Organization**

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

## **Work Injury**

---

### **Regulatory Framework**

**First law:** 1957.

**Current law:** 1980.

**Type of program:** Dual employer-liability and social insurance system.

### **Coverage**

**Employer-liability program:** Cash benefits for all employees.

**Social insurance program:** Cash benefits for the employed and the self-employed.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

**Government:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

70% of earnings, payable for up to 1 year.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a disability of 60% or more, the full pension is 2.5% of average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% for each year of contributions beyond 20.

The minimum pension is 60 dinars a month plus 50% of earnings.

The maximum pension is 100% of earnings.

Constant-attendance supplement: Up to 25% of the pension.

Partial disability: For a disability of between 30% and 60%, the pension is proportionate to the assessed degree of disability; a lump sum payable for an assessed disability of between 5% and 29%.

### **Workers' Medical Benefits**

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

---

### ***Survivor Benefits***

**Survivor pension:** The benefit is determined by the number of family members and their relationship to the deceased.

A widow receives between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to a combined total of 100% for more than one son. Parents receive between 15% and 60%. Brothers and sisters receive between 15% and 60%.

Funeral grant: A lump sum of 50 dinars.

### ***Administrative Organization***

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

---

### ***Unemployment***

#### ***Regulatory Framework***

**First law:** 1973 (no longer in force).

The 1980 labor code requires employers to pay a dismissal benefit of 100% of earnings for up to 6 months.