

## Libya

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1980 (social security), 1987 (disability), and 1998 (social security fund).

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

#### Coverage

All residents.

Special system for armed forces personnel.

#### Source of Funds

**Insured person:** 3.75% of gross earnings.

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

**Self-employed person:** 15.175% of income.

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

**Employer:** 10.5% of gross payroll; employers of foreign companies contribute 11.25%.

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, and work injury benefits.

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

The above contributions also help finance sickness benefits, pregnancy benefits, birth grants, 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.

Dependent 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:** Payable for at least an 80% loss of earning capacity.

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

Benefits are not payable abroad.

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

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughter(s) (for whom the benefit ceases on marriage or remarriage); parents; and dependent brother(s) and sister(s) if the deceased had no children.

Benefits are not payable abroad.

#### Old-Age Benefits

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

The minimum pension is 96 dinars a month (80% of the national minimum wage).

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

Dependent supplement: Four dinars a month 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:** 50% of the full old-age pension is payable if assessed as 60% or more disabled, plus 0.5% of the full old-age pension for each of the first 20 years of contributions and 2% of the full old-age pension for each year beyond 20 years.

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

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

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

Constant-attendance allowance: Up to 25% of the pension if receiving the full total disability pension.

#### Survivor Benefits

**Survivor pension:** The benefit is calculated according to 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 100% for two sons or more. Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

**Funeral grant:** A lump sum of 50 dinars.

#### Administrative Organization

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 laws:** 1980 (social security) and 1998 (social care fund).

**Type of program:** 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 specified medical benefits for the employed and the self-employed.

### Source of Funds

#### Insured person

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

**Medical benefits:** 1.5% of gross earnings.

#### Self-employed person

**Cash benefits:** 1.5% of income.

**Medical benefits:** 3.5% of income.

#### Employer

**Cash benefits:** Total cost of maternity benefits.

**Medical benefits:** 2.45% of gross payroll.

#### Government

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

**Medical benefits:** 5% of insurable earnings.

### Qualifying Conditions

**Cash sickness benefits:** Six weeks of contribution in the last 3 months.

**Cash maternity benefits:** Six months of coverage before the expected date of childbirth or 4 months of contributions in the last 6 months.

**Medical benefits:** Receiving sickness benefits, maternity benefits, or a pension. Dependents are entitled to the same benefits as the insured.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of the insured's earnings are payable for up to 1 year.

**Maternity benefit:** 100% of the insured's earnings are payable for a maximum of 3 months.

**Pregnancy benefit:** Three dinars a month from the fourth month of pregnancy until childbirth is payable for a maximum of 6 months.

**Birth grant:** A lump sum of 25 dinars for each birth.

### Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity and nursing 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 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

### Dependents' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation. The wife of an insured man receives the same medical maternity benefits as an insured woman.

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

Medical benefits are provided for up to 6 months after entitlement to cash benefits ceases.

Medical services are provided directly to patients by the facilities of the Ministry for Social Security.

### Administrative Organization

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

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## Work Injury

### Regulatory Framework

**First law:** 1957.

**Current laws:** 1980 (social security) and 1998 (social care fund).

**Type of program:** 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 (cash benefits) and Sickness and Maternity (medical benefits), above.

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

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

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

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

70% of the insured's earnings are payable for a maximum of 1 year.

### **Permanent Disability Benefits**

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

The minimum pension is 60 dinars a month plus 50% of the insured's earnings.

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

Constant-attendance allowance: Up to 25% of the pension if totally disabled.

Partial disability: For an assessed disability of between 30% and 59%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed disability of between 5% and 29%, a lump sum 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 according to the number of family members and their relationship to the deceased.

Eligible survivors are the widow(s) or widower; sons (up to age 20, 22, 24, or 28 depending on the type of continuing education); unmarried, divorced, or widowed daughter(s) (for whom the benefit ceases on marriage or remarriage); parents;

and dependent brother(s) and sister(s) if the deceased had no children.

Widows receive between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to 100% for two sons or more. Parents and brothers and sisters receive between 15% and 60% of the insured's pension.

**Funeral grant:** A lump sum of 50 dinars.

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### **Unemployment**

#### **Regulatory Framework**

No statutory benefits are provided.

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of earnings to laid-off employees for up to 6 months.

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### **Family Allowances**

#### **Regulatory Framework**

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