

## Libya

Exchange rate: US\$1.00 = 1.44 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

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 cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

**Self-employed person:** 15.675% of declared income.

The self-employed person's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

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

The employer's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

**Government:** 0.75% of covered earnings; annual subsidies.

The government's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, and work injury cash benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), age 62 (civil servants), or 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 a degree of disability of at least 60%.

Dependent's supplement: A supplement is paid.

Constant-attendance allowance: Paid if the insured is blind, quadriplegic, or lacks mobility, 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 unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents without income; and dependent siblings if the deceased had no children.

Benefits are not payable abroad.

**Death grant:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average monthly earnings in the last three years is paid for each of the first 20 years of contributions plus 2% for each year exceeding 20 years.

The minimum pension is 80% of the legal national monthly minimum wage.

The legal national monthly minimum wage is 450 dinars.

The maximum monthly pension is 80% of the insured's average monthly earnings in the last three years.

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).

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

#### 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 received or was entitled to receive plus 0.5% 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 monthly salary plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly pension is 80% of the insured's last monthly salary.

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

## Survivor Benefits

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child; up to 100% is paid for more than one child; 15% to 60% is paid to parents and siblings.

Benefit adjustment: Benefits are indexed according to changes in the civil servants salaries.

**Death grant:** A lump sum of 50 dinars is paid.

## Administrative Organization

A national social security committee provides general supervision.

Social Security Fund (<https://ssf.ly/>) administers the programs through district and local offices.

Municipal committees provide local supervision.

## Sickness and Maternity

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### Regulatory Framework

**First law:** 1958.

**Current laws:** 1980 (social security), implemented in 1981, and 2010 (labor code).

**Type of program:** Social insurance (cash sickness and medical benefits) and employer-liability (cash maternity benefits) system.

### Coverage

**Social insurance:** Employed and self-employed persons.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

### Source of Funds

#### Insured person

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 1.5% of covered earnings.

The insured person's contributions also finance work injury medical benefits.

**Employer liability:** None.

#### Self-employed person

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** See source of funds under Old Age, Disability, and Survivors.

**Employer liability:** Not applicable.

#### Employer

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 2.45% of covered payroll.

The employer contributions also finance work injury medical benefits.

**Employer liability:** The total cost.

#### Government

**Social insurance (cash benefits):** See source of funds under Old Age, Disability, and Survivors.

**Social insurance (medical benefits):** 5% of covered earnings.

The government's contributions also finance work injury medical benefits.

**Employer liability:** None; contributes as an employer.

### Qualifying Conditions

**Cash sickness benefits (social insurance):** Must have at least six weeks of contributions in the last three months.

**Cash maternity benefits (employer liability):** Must have at least six months of employment before the expected date of childbirth and four months of contributions in the last six months.

**Pregnancy benefit (social insurance):** Must have at least six weeks of contributions in the last three months.

**Birth grant (social insurance):** Must have at least six months of employment before the expected date of childbirth and four months of contributions in the last six months.

**Medical benefits (social insurance):** Must receive sickness benefits, maternity benefits, or a pension.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 60% of the insured's earnings is paid for up to a year.

**Maternity benefit (employer liability):** 100% of the employee's earnings is paid for up to three months.

**Pregnancy benefit (social insurance):** 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

**Birth grant (social insurance):** 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**

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1958.

**Current law:** 1980 (social security), implemented in 1981.

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

#### **Coverage**

Employed and self-employed persons.

#### **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.

**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**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

70% of the insured's monthly 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 monthly earnings in the last three years for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

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

**Constant-attendance allowance:** If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability pension is paid.

**Partial disability:** For an assessed degree of disability of 30% to 59%, the minimum monthly old-age pension multiplied by the assessed degree of disability is paid; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum monthly 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 depends on the number of family members and their relationship to the deceased. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child; up to 100% is paid for more than one child; 15% to 60% is paid to parents and siblings.

Eligible survivors include unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents; and dependent siblings if the deceased had no children.

**Death grant:** A lump sum of 50 dinars is paid.

### **Administrative Organization**

A national social security committee provides general supervision.

Social Security Fund (<https://ssf.ly/>) administers the program through district and local offices.

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### **Unemployment**

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#### **Regulatory Framework**

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of an employee's earnings for up to six months.

#### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1998.

**Current law:** 2013 (family allowances).

**Type of program:** Universal system.

#### **Coverage**

Resident citizens of Libya.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

Paid for a dependent wife and each child younger than age 18 (no limit for an unmarried daughter). The benefit is suspended if living abroad for more than three months.

### **Family Allowance Benefits**

100 dinars a month is paid for each eligible child;

150 dinars a month for dependent wives.

### **Administrative Organization**

Ministry of Social Affairs (<http://sa.gov.ly/site/>) administers the program.