

## Libya

Exchange rate: US\$1.00 = 1.20 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, and work injury cash 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), 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 a 60% 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 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 minimum wage.

The legal national minimum wage is 450 dinars.

The maximum pension is 80% of the insured's average 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% 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 value of the minimum old-age pension.

The minimum old-age pension is 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.

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. 30% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to widows; 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 (no specific information is available on the benefit for daughters).

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

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

### Administrative Organization

A national social security committee provides general supervision.

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

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 (cash maternity benefits) and social insurance (cash sickness and medical benefits) system.

### Coverage

**Employer-liability program:** Employed persons.

Exclusions: Self-employed persons.

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

### Source of Funds

#### Insured person

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

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 1.5% of covered earnings.

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

#### Self-employed person

**Cash benefits (social insurance):** 1.5% of declared income.

**Cash maternity benefits (employer liability):** Not applicable.

**Medical benefits (social insurance):** 3.5% of declared income.

The self-employed person's contributions also finance work injury medical benefits.

### Employer

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

**Cash maternity benefits (employer liability):** The total cost.

**Medical benefits (social insurance):** 2.45% of covered payroll.

The employer contributions also finance work injury medical benefits.

### Government

**Cash benefits (social insurance):** 0.75% of self-employed person's covered earnings.

**Cash maternity benefits (employer liability):** None.

**Medical benefits (social insurance):** 5% of covered earnings.

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

### 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 coverage before the expected date of childbirth or 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 weeks of contributions in the last three 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

**Medical benefits (social insurance):** 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**

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#### **Regulatory Framework**

**First law:** 1958.

**Current laws:** 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 (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.

The minimum old-age pension is 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 permanent disability 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 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 (no specific information is available on the benefit for daughters).

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**

A national social security committee provides general supervision.

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Municipal committees provide local supervision.

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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 laws:** 2013 (family allowances).

**Type of program:** Universal system.

#### **Coverage**

Libyan resident citizens younger than age 18.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (no limit for unmarried females with no source of income). Libyan children living abroad for more than three months are ineligible.

### **Family Allowance Benefits**

**Family allowances:** 100 dinars a month is paid for each child.

### **Administrative Organization**

Ministry of Social Affairs administers the program.