

## 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: An income-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

#### Coverage

Citizens of Qatar working in the public sector, some categories of the private sector, or 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 monthly earnings.

There are no minimum or maximum earnings used to calculate contributions.

**Self-employed person:** Not applicable.

**Employer:** 10% of gross monthly payroll.

There are no minimum or maximum earnings used to calculate contributions.

**Government:** Finances any deficit and covers administrative costs; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 15 years of contributions (including purchased contributions).

The insured may purchase up to five years of contributions to qualify for or receive an increased old-age pension.

Early pension: Age 40 with at least 15 years of contributions.

**Old-age settlement:** Age 60 with less than 15 years of contributions.

**Disability pension:** Must be younger than age 60 and assessed with a total loss of work capacity.

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

Eligible survivors include widow(er)s; unmarried nonworking daughters and granddaughters regardless of age; sons and grandsons up to age 21 (age 26 if a full-time student; no limit if disabled); parents; and, in the absence of eligible sons or daughters, brothers and unmarried nonworking sisters.

The survivor pension for a female survivor ceases upon (re) marriage but may be reinstated if she is later divorced or widowed.

**Survivor settlement:** The deceased did not qualify for a survivor pension.

Eligible survivors include widow(er)s; unmarried nonworking daughters and granddaughters regardless of age; sons and grandsons up to age 21 (age 26 if a full-time student; no limit if disabled); parents; and, in the absence of eligible sons or daughters, brothers and unmarried nonworking sisters.

#### Old-Age Benefits

**Old-age 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 employees) multiplied by the number of years of contributions.

The minimum monthly old-age pension is 75% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector employees).

The maximum monthly old-age pension is 100% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector employees).

Early pension: The pension is reduced by 2% (if the insured resigns) to 2.5% (if the insured is dismissed for disciplinary reasons) for each year it is claimed 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 the disability began (last gross monthly salary for public-sector employees) multiplied by the number of years of contributions or 15 years (20 years for a work-related disability), whichever is greater.

The minimum monthly disability pension is 75% of the insured's average gross monthly earnings in the last five

years before the disability began (last gross monthly salary for public-sector employees).

The maximum monthly disability pension is 100% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector employees).

## Survivor Benefits

### Survivor pension

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

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

The maximum combined survivor pension is 100% of the deceased's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers).

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

### Administrative Organization

Ministry of Finance (<https://www.mof.gov.qa/en/Pages/default.aspx>) provides general supervision.

General Retirement Social Insurance Authority (<https://www.grsia.gov.qa/>) administers the program and collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1996 (health) and 2004 (labor code).

**Type of program:** Universal (medical benefits) and employer-liability (cash benefits) system.

### Coverage

**Universal (medical benefits):** Residents of Qatar.

**Employer liability (cash benefits):** Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

## Source of Funds

### Insured person

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* None.

### Self-employed person

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* Not applicable.

### Employer

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* The total cost.

### Government

*Universal (medical benefits):* The total cost.

*Employer liability (cash benefits):* None.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** Must have been employed for at least three months and provide a medical certificate.

**Cash maternity benefit (employer liability):** Must have been employed with the same employer for at least one year.

**Medical benefits (universal):** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's earnings is paid for up to two weeks; 50% thereafter, up to four additional weeks. Employees may take up to six additional weeks of unpaid leave.

**Maternity benefit (employer liability):** 100% of the employee's earnings is paid for 50 days, including at least 35 days after childbirth.

## Workers' Medical Benefits

Public hospitals provide inpatient, outpatient, and long-term care. Benefits include preventive care, emergency treatment, specialist care (such as maternity care, gynecology, and ophthalmology), physical therapy, occupational therapy, speech therapy, radiology, laboratory services, and medicine.

Cost sharing: There is no cost sharing.

## Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Administrative Development, Labor, and Social Affairs (<http://www.adlsa.gov.qa/>) provides general supervision and oversight for cash benefits.

Employers provide cash benefits directly to their employees.

Ministry of Health (<https://www.moph.gov.qa/>) provides general supervision for medical benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First and current law:** 2004 (labor code).

**Type of program:** Employer-liability system.

#### **Coverage**

Private-sector employees.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost.

**Government:** None.

#### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. Accidents that occur while travelling to and from work are covered under certain conditions. The claim must be made within 12 months after the disability began.

#### **Temporary Disability Benefits**

100% of the employee's earnings is paid for up to six months; 50% of earnings thereafter until recovery or certification of permanent disability.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** For a total (100%) disability, a benefit is paid according to Islamic law. See also Old-age, Disability, and Survivors.

**Partial disability:** For an assessed degree of disability less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

#### **Workers' Medical Benefits**

Necessary medical treatment is provided.

### **Survivor Benefits**

100% of the permanent disability benefit the deceased received or was entitled to receive is paid to eligible survivors.

Eligible survivors are determined according to Islamic law.

### **Administrative Organization**

Ministry of Administrative Development, Labor, and Social Affairs (<http://www.adlsa.gov.qa/>) provides general supervision.

### **Family Allowances**

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#### **Regulatory Framework**

**First laws:** 1963 (social assistance) and 2012 (educational voucher).

**Current law:** 1995 (social assistance), implemented in 1996; and 2014 (benefit amounts).

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

#### **Coverage**

Citizens of Qatar.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Guaranteed minimum income (income tested):** Paid to persons older than age 60, children with disabilities, persons with severe disabilities who are unable to work, widows, divorced women, and certain orphans and vulnerable families.

**Income test:** Family income must not exceed certain limits.

**Dependent's supplement:** Paid for a dependent female spouse and children.

**Orphan's allowance (income tested):** Paid to orphans of unknown fathers.

**Income test:** Family income must not exceed a certain limit.

**Education voucher:** Paid to certain students to cover the cost of school. The students must be enrolled in a public or private school designated by the Supreme Education Council.

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### **Family Allowance Benefits**

**Guaranteed minimum income (income tested):**

4,000 riyals a month is paid to a child with a disability; 6,000 riyals a month to a person older than age 60, a person with a severe disability, a widow, a vulnerable woman, and certain orphans.

Dependent's supplement: 2,000 riyals a month is paid for a dependent wife; 1,000 riyals a month for each eligible child.

**Orphan's allowance (income tested):** 3000 riyals a month is paid to an orphan aged 16 or younger; 6,000 riyals a month if aged 17 to 18.

**Education voucher:** Up to 28,000 riyals is paid for each academic year.

### **Administrative Organization**

Ministry of Administrative Development, Labor, and Social Affairs (<http://www.adlsa.gov.qa/>) provides general supervision and administers the program.

Ministry of Education and Higher Education (<http://www.edu.gov.qa/>) administers the education voucher program.