# **Syria**

Exchange rate: US\$1.00 = 515 pounds.

# Old Age, Disability, and Survivors

# Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

# Coverage

Employees in industry, commerce, and agriculture; selfemployed persons; civil servants and military personnel; freelance workers; household workers; and employers.

Voluntary coverage for citizens of Syria working abroad.

Exclusions: Family labor and certain foreign nationals, including foreign diplomats and employees of international organizations.

### Source of Funds

**Insured person:** 7% of monthly earnings (plus an optional 1% of monthly earnings for voluntary supplemental disability and death benefits).

**Self-employed person:** 21.1% of monthly declared earnings.

**Employer:** 14.1% of monthly payroll.

Government: None; contributes as an employer.

### **Qualifying Conditions**

Old-age pension: Age 60 (men) or age 55 (women) with at least 15 years of contributions; age 55 (men) or age 50 (women) with at least 20 years of contributions; at any age with at least 25 years of contributions (with at least 15 years of contributions if engaged in physically demanding or dangerous work).

Old-age increment: Paid if the insured has more than 32 years of contributions.

**Old-age settlement:** Age 60 (men) or age 55 (women) and does not meet the contribution requirements for the old-age pension.

**Disability pension:** Must be younger than age 65, be assessed with a degree of disability of at least 80%, and have at least six consecutive months of contributions or 12 nonconsecutive months of contributions. The disability must have begun during employment or within six months after ceasing employment but not be due to a work injury.

**Disability benefit (voluntary insurance):** Must be assessed with a degree of disability of greater than 35%. The disability may be due to a work injury.

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

Eligible survivors include an unemployed widow or a disabled widower; sons younger than age 21 (age 24 if disabled); unmarried daughters; and dependent parents, brothers, and unmarried sisters under certain conditions.

The survivor pension for a female survivor ceases upon (re)marriage.

**Death benefit (voluntary insurance):** Paid to eligible survivors when the insured dies.

**Funeral grant:** Paid to cover the cost of the deceased's funeral.

### **Old-Age Benefits**

**Old-age pension:** 2.5% of the insured's base earnings multiplied by the number of years of contributions is paid.

For civil servants and military personnel, the pension is increased by 25% for the first 10,000 pounds of the pension paid, 20% for the next 10,000 pounds, and 10% for any amount above 20,000 pounds.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum monthly old-age pension is the legal monthly minimum wage.

The legal monthly minimum wage is 9,765 pounds (2013).

The maximum monthly old-age pension is 80% of base earnings.

Old-age increment: A lump sum of one month of the old-age pension is paid for each year of contributions exceeding 32 years, up to three months of the pension.

Old-age settlement: A lump sum is paid of 11% (with less than 60 months of contributions), 13% (with at least 60 but less than 120 months of contributions), or 15% (with at least 120 months of contributions and under certain other conditions) of the insured's average monthly earnings in the last two years multiplied by the number of months of contributions.

# Permanent Disability Benefits

**Disability pension:** 40% of the insured's base earnings plus 2% for each year of covered employment is paid.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum monthly disability pension is the legal monthly minimum wage.

The legal monthly minimum wage is 9,765 pounds (2013).

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

**Disability benefit (voluntary insurance):** A lump sum of 50% of the insured's covered earnings in the previous year is paid. The benefit is increased by 50% if the insured has a total disability as a result of a work injury.

### Survivor Benefits

### **Survivor pension**

Spouse's pension: 50% of the disability pension the deceased received or was entitled to receive is paid to an eligible widow(er).

A widow may receive both the spouse's pension and the old-age pension.

Orphan's pension: 25% of the disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 37.5% is split equally for more than one orphan. For a full orphan, 62.5% of the disability pension the deceased received or was entitled to receive is paid; 75% is split equally for more than one full orphan.

Other dependent's pension: 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent if there is no eligible spouse or orphan,; 12.5% if there is either an eligible spouse or orphan, or both.

The maximum combined survivor pension is 80% of the disability pension the deceased received or was entitled to receive.

**Death benefit (voluntary insurance):** A lump sum of 100% of the deceased's covered earnings in the previous year is paid. The lump sum is increased by 50% if the insured's death was caused by a work injury.

Funeral grant: A lump sum of three months of the deceased's earnings is paid.

The maximum funeral grant is 100 pounds.

# **Administrative Organization**

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, collects contributions and administers the program through regional and district offices.

# Sickness and Maternity

# Regulatory Framework

First law: 1959 (labor code).

Current law: 2010 (labor code).

Type of program: Universal (medical benefits) and

employer-liability (cash benefits) system.

# Coverage

Universal (medical benefits): Residents of Syria.

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

Special systems for public-sector employees.

### 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): None.

### **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 at least one year of employment with the same employer and provide a medical certificate.

**Cash maternity benefit (employer liability):** Must have at least six months of employment with the same employer.

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

### Sickness and Maternity Benefits

**Cash sickness benefit (employer liability):** 70% of the employee's normal wage is paid for up to 90 days; 80% thereafter, up to 90 additional days.

Cash maternity benefit (employer liability): 100% of the employee's normal wage is paid for 120 days for the first child, 90 days for the second child, and 75 days for the third child. The employee is entitled to an additional 30 days a year of unpaid sick leave.

Job-protected leave without pay may be requested for up to one year for each child, up to three children, for child care. Breastfeeding breaks are provided for up to one hour a day until the child reaches age 1.

### Workers' Medical Benefits

Government clinics and health centers provide limited health services free of charge.

# Dependents' Medical Benefits

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

# Administrative Organization

Ministry of Social Affairs and Labor oversees cash benefits. Ministry of Health (http://www.moh.gov.sy/) provides general supervision and administers medical benefits.

# **Work Injury**

# Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

# Coverage

Employees in industry, commerce, and agriculture; municipal workers; and public-sector employees.

Exclusions: Self-employed persons, household workers, family labor, and certain foreign nationals, including foreign diplomats and employees of international organizations.

#### Source of Funds

Insured person: None.

Self-employed person: Not applicable.

**Employer:** 3% of monthly payroll.

Government: None.

# **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

# **Temporary Disability Benefits**

80% of the insured's monthly earnings before the disability began is paid for the first month; 100% thereafter. The benefit is paid from the day after the incapacity began for up to 12 months or until recovery.

The minimum monthly temporary disability benefit is 2,000 pounds.

# **Permanent Disability Benefits**

**Permanent disability pension:** For a total (100%) disability, 75% of the insured's average monthly earnings in the year before the disability began is paid.

The minimum monthly permanent disability pension is 458 pounds.

Partial disability pension: For an assessed degree of disability of at least 35% but less than 80%, a percentage of the full permanent disability pension is paid depending on the assessed degree of disability. For an assessed degree of disability of less than 35%, a lump sum of 5.5 years of the partial disability pension is paid.

Work injury pensions can be combined with other pensions.

**Disability benefit (voluntary insurance):** See Old Age, Disability, and Survivors.

### Workers' Medical Benefits

Medical benefits include general and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

#### Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

**Death benefit (voluntary insurance):** See Old Age, Disability, and Survivors.

**Funeral grant:** A lump sum of one month of the insured's earnings is paid.

The maximum funeral grant is 80 pounds.

### Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, collects contributions and administers the program through regional and district offices.