

Oman

Exchange rate: US\$1.00 equals 0.38 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1991 (social insurance), implemented in 1992.

Type of program: Social insurance system.

Coverage

Citizens between ages 15 and 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: 5% of monthly basic salary.

Self-employed person: Not applicable.

Employer: 8% of monthly basic salary.

Government: 2% of monthly basic salary.

The minimum earnings for contribution purposes are 100 rials for citizens working in Oman; 200 rials for citizens working abroad.

There are no maximum earnings for contribution purposes for citizens working in Oman; 800 rials for citizens working abroad.

Qualifying Conditions

Old-age pension: Age 60 with at least 180 months of paid contributions (men) or age 55 with at least 120 months of paid contributions (women).

Early pension: A reduced pension is paid before retirement age with 240 months (men) or 180 months (women) of contributions.

Deferred pension: The insured has 180 months of contributions including at least 36 months during the 5 years before retirement. There is no maximum age for deferral.

Disability pension: The insured has 6 months of contributions before the onset of disability or 12 months of contributions including the 3 months immediately before the onset of disability.

Survivor pension: The deceased had at least 6 months of contributions or 12 months of contributions including the 3 months immediately before death.

Marriage grant: Payable to an orphaned daughter when she marries. The daughter's orphan pension ceases on marriage.

Funeral grant: A lump sum is payable toward the cost of the insured's funeral to the widow(s) or widower or to the oldest son or, in their absence, the authorized person.

Death grant: A lump sum is payable on the death of the insured to the widow(s) or widower or to the oldest son or, in their absence, the authorized person.

Old-Age Benefits

Old-age pension: 1/40th of the insured's average wage during the last 2 years of employment times the number of full years of contributions.

Early pension: The pension is reduced by 20% if younger than age 45; by 15% if aged 45 to 49; by 10% if aged 50 to 54.

Deferred pension: 1/40th of the insured's average wage during the last 2 years of employment times the number of full years of contributions.

Permanent Disability Benefits

Disability pension: 1/40th of the insured's last wage times the number of full years of contributions.

The minimum pension is 40% of the insured's earnings at the onset of disability.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is payable to a widow(er). The widow's pension ceases on remarriage. If there is more than one widow, the pension is divided equally among the widows.

Orphan's pension: 50% of the deceased's pension is payable to sons up to age 22 (age 26 if a student, no limit if disabled) and unmarried daughters.

Other eligible survivors: 25% of the deceased's pension is divided equally among other dependents, including the father, mother, brothers (up to age 22), and unmarried sisters.

In the absence of any of the above groups of eligible survivors, that portion of the survivor pension is divided among the other groups, up to a maximum of 100%.

Marriage grant: A lump sum equal to 15 times the orphan's pension.

Funeral grant: A lump sum equal to 3 months of the deceased's earnings or pension, up to a maximum of 1,000 rials.

Death grant: A lump sum equal to 3 months of the deceased's earnings or pension.

Administrative Organization

Minister of Manpower provides general supervision.

Managed by a nine-member board of directors chaired by the Minister of Manpower, the Public Authority for Social Insurance (<http://www.taminat.com>) administers the program.

Work Injury

Regulatory Framework

First law: 1977.

Current law: 1991 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Citizens between ages 15 and 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period for benefits for a work injury or an occupational disease.

Temporary Disability Benefits

Daily allowances equal to 75% of the insured's current monthly earnings divided by 30 are payable for as long as the insured is unable to work.

Permanent Disability Benefits

Permanent disability pension: 75% of the insured's monthly basic earnings if totally disabled.

Partial disability: If 30% or more disabled, the pension is proportional to the assessed degree of disability; if less than 30% disabled, a lump sum equal to 36 times the monthly pension based on the assessed degree of disability.

Workers' Medical Benefits

Hospitalization, general and specialist care, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is payable to a widow(er). The widow's pension ceases on remarriage. If there is more than one widow, the pension is divided equally among the widows.

Orphan's pension: 50% of the deceased's pension is payable to sons up to age 22 (age 26 if a student, no limit if disabled) and unmarried daughters.

Other eligible survivors: 25% of the deceased's pension is divided equally among other dependents, including the father, mother, brothers (up to age 22), and unmarried sisters.

In the absence of any of the above groups of eligible survivors, that portion of the survivor pension is divided among the other groups, up to a maximum of 100%.

Administrative Organization

Minister of Manpower provides general supervision.

Managed by a nine-member board of directors chaired by the Minister of Manpower, the Public Authority for Social Insurance (<http://www.taminat.com>) administers the program.