

## Lebanon

Exchange rate: U.S.\$1.00 equals  
1,513.25 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1963.

**Type of program:** Social insurance system providing lump-sum benefits only.

#### Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees; employees who elected in 1965 to continue with coverage under the labor code; and citizens of other countries not providing reciprocal coverage.

Special system for public employees and teachers.

#### Source of Funds

**Insured person:** None.

**Employer:** 8.5% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** The lump sum can be received from age 60 but is compulsory at age 64; at any age after 20 years of employment; or if a woman marries and leaves employment during the first year of marriage; or if disabled (with at least 20 years of employment); or on death (with at least 6 years of employment).

**Reduced pension:** A reduced pension is paid at any age with between 5 and 19 years of employment if the insured is leaving employment permanently.

Retirement from employment is necessary.

**Disability benefit:** A loss of at least 50% of normal working capacity.

**Survivor benefit:** The insured was covered, or was previously covered, under the program.

#### Old-Age Benefits

A lump sum equal to the final month's earnings (or average monthly earnings during the previous 12 months, if higher) times the number of years of service up to 20 years, plus 1.5 months' earnings per year of service beyond 20 years of service or age 64. (For benefit calculation purposes, the insured is credited with up to 20 years of coverage for service before 1963.)

**Reduced pension:** A lump sum equal to 50% of benefit for 1 to 5 years of contributions, 65% for 6 to 10 years, 75% for 10 to 15 years, and 85% for 15 to 20 years.

#### Permanent Disability Benefits

A lump sum equal to the final month's earnings times the number of years of service.

**Minimum benefit:** A lump sum equal to 20 times the final month's earnings.

#### Survivor Benefits

A lump sum equal to the final month's earnings times the number of years of service.

**Minimum benefit:** A lump sum equal to six times the final month's earnings.

**Eligible survivors:** The widow (or a widower aged 60 or over or disabled) receives 25% of the benefit; the remaining 75% is divided equally among the deceased's children (no minimum or maximum age limit). If there are surviving parents (no minimum or maximum age limit), they receive 10%, with the remaining 90% going to the widow and children (divided on the basis of 25% and 75% of the 90%, respectively). If there is no widow(er) and no children, 50% to the parents and 50% to surviving brothers and sisters. If there are no surviving parents, their portion of the benefit is awarded to surviving brothers.

#### Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund, which is managed by a tripartite board and a director general, administers the program through its district offices.

#### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 1963.

**Type of program:** Social insurance system. Cash and medical benefits.

#### Coverage

**Mandatory coverage:** Employees in industry, commerce, certain categories of agricultural employees, and teachers.

Public employees, university students, dock workers, and weekly and daily newspaper sellers are covered for medical benefits only.

Exclusions: Temporary agricultural employees and citizens of other countries without reciprocal agreements.

**Voluntary coverage:** From March 2003, workers previously covered by the mandatory system but without coverage in their present employment and certain categories of self-employed persons.

### **Source of Funds**

**Insured person:** 2% of earnings.

**Employer:** 7% of payroll.

**Government:** About 25% of the cost of benefits.

Maximum earnings for contribution purposes are 1,500,000 pounds.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** Three months of coverage during the last 6 months.

**Medical benefits:** Currently covered.

### **Sickness and Maternity Benefits**

**Sickness benefit:** Program for sickness benefit has not been implemented.

**Maternity benefit:** Information is not available.

### **Workers' Medical Benefits**

The insured person receives a partial cash refund for the cost of treatment from doctors (full refund for maternity care); service benefits are provided by hospitals under contract with, and paid directly by, the National Social Security Fund. Benefits include general and specialist care, hospitalization, maternity care, medicines, and laboratory services.

The insured person normally is reimbursed by the fund for 80% of the cost of doctor's treatment (90% of the cost of hospital care and 100% of the cost of maternity care and kidney and cholesterol dialysis) according to the official fee schedule.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease or cancer, there is no limit.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Same as for the insured worker.

**Funeral grant:** 150% of the minimum wage (minimum wage is 300,000 pounds).

### **Administrative Organization**

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund administers the program.

## **Work Injury**

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### **Regulatory Framework**

**First and current law:** 1943, with 1983 amendment.

**Type of program:** Employer-liability system (mandatory insurance with a private carrier).

### **Coverage**

All wage earners covered by an employment contract.

### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost.

**Government:** None.

Earnings for contribution and benefit purposes are subject to a ceiling.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

75% of the covered worker's daily wage.

Temporary disability benefit is payable from the day after the accident until full recovery, certification of permanent disability, or death.

### **Permanent Disability Benefits**

If more than 50% disabled, the benefit is equal to 2/3 of salary; if less than 50% disabled, the benefit is equal to half of the permanent disability benefit.

If less than 30% disabled, the benefit is payable as a lump sum equal to 3 years' salary.

**Partial disability:** Compensation is proportionate to the assessed loss of earning capacity.

**Constant-attendance supplement:** A set amount according to the regulations.

### **Workers' Medical Benefits**

Medical service benefits are provided by hospitals under contract with, and paid directly by, the National Social Security Fund. Benefits include general and specialist care, hospitalization, medicines, laboratory services, and appliances. The patient is not required to share in the cost of doctor's services.

### **Survivor Benefits**

**Survivor pension:** Up to 500 days' pay of the deceased (however, including only 1/4 of the amount exceeding the minimum wage and 1/8 of the amount exceeding twice the minimum wage).

Eligible survivors: A widow, an aged or disabled widower, children under age 16 (age 25 if a student or disabled), aged or disabled parents, and dependent brothers and sisters.

**Funeral grant:** 150% of the minimum wage.

The minimum wage is 300,000 pounds.

### **Administrative Organization**

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund administers benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1943.

**Current law:** 1963.

**Type of program:** Employment-related system.

#### **Coverage**

Employees and social insurance beneficiaries with a nonworking wife or with children. Coverage extends to five children only.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** None.

The maximum earnings for contribution purposes are 1,500,000 pounds.

#### **Qualifying Conditions**

**Family allowances:** Up to five children are entitled to be covered. The child must be under age 18 (age 25 if a student or an unmarried unemployed daughter; no limit if disabled). The wife must not be gainfully employed.

#### **Family Allowance Benefits**

The maximum monthly allowance is 75% of the minimum wage, including a sum of 60,000 pounds payable to the wife (20% of the minimum wage) and 33,000 pounds for each child (11% of the minimum wage for each of up to five children).

### **Administrative Organization**

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund administers allowances.