

Iraq

Exchange rate: U.S.\$1.00 equals 0.31 dinars.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (provident fund).

Current law: 1971 (social insurance).

Type of program: Social insurance system.

Note: This information is more than 10 years old.

Coverage

Employees of enterprises with five or more workers.

Exclusions: Agricultural employees, temporary employees, domestic servants, and family labor.

Special pension systems for public-sector employees, employees of semigovernmental agencies including nationalized industries, lawyers, and journalists.

Source of Funds

Insured person: 5% of wage.

Employer: 12% of payroll (25% for firms operating in the oil sector).

Government: None.

The minimum wage for contribution and benefit purposes is based on the minimum wage in the insured's profession.

The above contributions also finance sickness, maternity, and work injury benefits.

Qualifying Conditions

Old-age pension: Age 60 (men) or 55 (women) with 20 years of contributions or at any age with 30 years (men) or 25 years (women) of contributions. Retirement from regular employment is necessary.

The pension is payable abroad in certain cases.

Disability pension: The permanent or long-term loss of at least 35% of working capacity.

Survivor pension: The deceased was a pensioner or met the contribution conditions for the old-age pension.

Old-Age Benefits

Old-age pension: 2.5% of the average wage during the last 3 years times the number of months of contributions divided by 12.

The minimum monthly pension is 54 dinars.

The maximum monthly pension is 140 dinars.

Old-age settlement: If ineligible for an old-age pension, a lump sum equal to 1 month's pension for each year of contributions.

Permanent Disability Benefits

Disability pension: 2.5% of the average wage during the last 3 years times the number of months of contributions divided by 12.

The minimum monthly pension is 54 dinars.

The maximum monthly pension is 140 dinars.

Partial disability: A percentage of the full pension proportionate to the assessed degree of incapacity.

Survivor Benefits

Survivor pension: 60% of the insured's pension, payable to the surviving spouse at any age.

Orphan's pension: 40% of the insured's pension (60% if a full orphan), payable for each son under age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter under age 17.

Other eligible survivors: 40% of the insured's pension for a dependent mother, father, sister, or brother.

The maximum survivor pension is 100% of the insured's pension.

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Under the direction of a tripartite board and a director general, the Labor and Social Security Institute administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1956 (provident fund).

Current law: 1971 (social insurance).

Type of program: Social insurance system providing cash and medical benefits.

Coverage

Employees of enterprises with five or more workers.

Exclusions: Agricultural employees, domestic servants, temporary employees, and family labor.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: See Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash and medical benefits: No minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 75% of the average wage during the 3 months preceding the onset of illness. The benefit is payable after an 8-day waiting period (during which the employer must pay full wages) for up to 6 months (may be extended to 2 years at 100% of wage for incurable or malignant diseases).

Maternity benefit: 100% of wage. The benefit is payable for at least 10 weeks, including at least 4 weeks before the expected date of childbirth. The benefit may be extended to 9 months if there are complications. For extended leave periods, the benefit is paid at 75% of wage.

Maternity leave: Payable for up to 6 months at 50% of wage at any time during the first 4 years of the child's life (up to the fourth child).

Maternity grant: If leaving employment because of the pregnancy, a lump sum of 1 month's benefit for each year of contributions.

Workers' Medical Benefits

Health services are provided through government health centers and hospitals financially supported by the Labor and Social Security Institute. Benefits include general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

Dependents' Medical Benefits

Same as for the insured person.

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Under the direction of a tripartite board and a director general, the Labor and Social Security Institute administers the program.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1971.

Type of program: Social insurance system.

Coverage

Employees of enterprises with five or more workers; all enterprises for survivor pensions.

Exclusions: Agricultural employees, domestic servants, family labor, and temporary employees. (Some employees are covered under the 1936 legislation.)

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: See Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the wage on which contributions were last paid. Benefit is payable after an 8-day waiting period (during which the employer must pay full wages) until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: 80% of the average wage if totally disabled.

The minimum pension is equal to the minimum wage in the insured's profession.

Partial disability: For an incapacity of at least 32%, a percentage of the full pension proportionate to the assessed degree of incapacity; for an incapacity of less than 32%, a lump sum equal to 4 years' partial pension.

Workers' Medical Benefits

General medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines. Benefits are provided by arrangement with the Ministry of Health, local authorities, or private clinics.

Survivor Benefits

Survivor pension: 60% of the insured's permanent total disability pension or a lump sum equal to 4 years of the insured's partial disability pension, payable to the widow or to a dependent disabled widower.

Orphan's pension: 40% of the insured's pension (60% if a full orphan), payable for each son under age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter under age 17.

Other eligible survivors: 40% of the insured's pension each for a dependent mother, father, unmarried sister, or brother under age 16.

The maximum survivor pension is 100% of the insured's pension.

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Labor and Social Security Institute administers contributions and benefits.

Unemployment

Regulatory Framework

First and current law: 1964.

Type of program: Social assistance.

Health and welfare fund is authorized under the 1964 law to provide employment assistance.