

## Sudan

Exchange rate: US\$1.00 equals 200 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 1990 (social insurance), with 2004 amendment.

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

#### Coverage

Employed and self-employed persons.

Exclusions: Domestic servants, home workers, family labor, farmers and foresters, and unpaid apprentices.

Special systems for civil servants, the police force, and armed forces personnel.

#### Source of Funds

**Insured person:** 8% of gross monthly earnings. (Contributions for work periods in uncovered employment may be paid retroactively by the insured person.)

**Self-employed person:** 25% of declared monthly income according to earnings classes ranging from 15,000 dinars to 200,000 dinars.

The self-employed person's contributions also finance work injury benefits.

**Employer:** 17% of gross monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 20 years of contributions. The normal retirement age is reduced for those in arduous work. Retirement from work is necessary.

Early pension: Paid from age 50 with at least 20 years of contributions.

**Old-age settlement:** Paid at the normal retirement age to an insured person who is ineligible for the old-age pension; at any age to an insured person resigning from work or laid off.

**Disability pension:** Paid for a permanent total disability. There is no minimum qualifying period. The disability began while in insured employment or within 1 year after insured employment ceased and before reaching the normal retirement age.

**Survivor pension:** Paid for the death of an insured person or a partially disabled pensioner. There is no minimum qualifying period.

Eligible survivors are a widow or a dependent widower and children younger than age 18 (age 26 if a student, no limit for an unmarried daughter or if disabled). In the absence of a surviving widow and children, the pension is paid to dependent brothers, sisters, and parents.

**Death grant:** Paid for the death of the insured or a pensioner. In the absence of a surviving widow(er), children, or parents, the benefit is paid to dependent brothers and sisters.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 1/50 of the insured's average monthly earnings in the last 3 years before retirement for each 12-month period of contributions.

The minimum pension is equal to 40% of the insured's average monthly earnings in the last 3 years before retirement.

The maximum pension is equal to 80% of the insured's average monthly earnings in the last 3 years before retirement.

The pension may be partially paid as a lump sum, without interest.

Early pension: The pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

**Old-age settlement:** A refund of 100% of employer and employee contributions; the adjusted current value of contributions is paid for insured persons resigning from work or laid off.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 50% of the insured's average monthly earnings in the last 3 years before the disability began or 1/50 of the same earnings for each 12-month period of contributions, whichever is higher.

The maximum pension is equal to 80% of the insured's average monthly earnings in the last 3 years before the disability began.

#### Survivor Benefits

**Survivor pension:** The maximum pension is equal to 50% of the deceased's average monthly earnings in the last 3 years before death or 1/50 of the same earnings for each 12-month period of contributions, whichever is higher. If there is more than one widow, the pension is split equally among them.

The eligible widow(er) receives 90% of the pension if there are no other eligible survivors (50% if there are eligible parents or children; 30% if there are eligible children and parents). Full orphans receive 100% of the pension.

Surviving parents receive 90% of the pension if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

**Death grant:** A lump sum equal to 42 months' earnings is paid to eligible survivors for the death of an insured person; 42 months' pension if the deceased was a pensioner.

### **Administrative Organization**

Minister of Social Welfare and Women and Children Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund manages a special health insurance system for public-sector employees and insured pensioners.

#### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1947.

**Current law:** 1990 (social insurance), with 2004 amendment.

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

#### **Coverage**

Employed and self-employed persons.

Exclusions: Domestic servants, home workers, family labor, farmers and foresters, unpaid apprentices, and convicted persons working in prison workshops.

Special systems for civil servants, the police force, and armed forces personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** 2% of gross monthly payroll.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

No statutory benefits are provided.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured is totally disabled, the pension is equal to 80% of the insured's monthly average earnings in the last 3 years before the disability began.

Constant-attendance supplement: Equal to 50% of the pension.

Partial disability: With an assessed degree of disability of at least 15%, a percentage of the full benefit is paid according to the assessed degree of disability.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Survivor Benefits**

**Survivor pension:** The maximum pension is equal to 80% of the deceased's average monthly earnings in the last 3 years before death.

The eligible widow(er) receives 90% of the pension if there are no other eligible survivors (50% if there are eligible parents or children; 30% if there are eligible children and parents). Full orphans receive 100% of the pension.

Surviving parents receive 90% of the pension if there are no other eligible survivors; 75% if there are surviving brothers and sisters.

Eligible survivors are the widow or dependent widower; children younger than age 18 or disabled; unmarried daughters; and dependent brothers, sisters, and parents.

**Death grant:** A lump sum equal to 42 months' earnings is paid to eligible survivors for the death of an insured person; 42 months' pension if the deceased was a pensioner.

### **Administrative Organization**

Minister of Social Welfare and Women and Children Affairs provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.