

## Oman

Exchange rate: US\$1.00 equals 0.39 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 of Oman aged 15 to 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, household workers, and artisans.

#### Source of Funds

**Insured person:** 6.5% of monthly basic salary.

The minimum monthly earnings for contribution calculation purposes are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings for contribution calculation purposes for citizens working in Oman are 3,000 rials; 1,000 rials for citizens working abroad.

**Self-employed person:** Not applicable.

**Employer:** 9.5% of monthly basic salary.

The minimum monthly earnings for contribution calculation purposes are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings for contribution calculation purposes for citizens working in Oman are 3,000 rials; 1000 rials for citizens working abroad.

**Government:** None.

#### 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 at least 240 months (men) or at least 180 months (women) of contributions. The minimum age for early retirement is 45.

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

**Disability pension:** Must have at least 6 months of contributions before the disability began or at least 12 months of contributions including the 3 months immediately before the disability began.

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

Eligible survivors are the widow(s) or widower or the eldest son or, in their absence, an authorized person.

**Orphan's pension:** Paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters. The daughter's orphan pension ceases on marriage.

**Marriage grant:** Paid to an orphaned daughter when she marries.

**Funeral grant:** A lump sum is paid toward the cost of the insured's funeral.

**Death grant:** A lump sum is paid on the death of the insured.

#### Old-Age Benefits

**Old-age pension:** The pension is based on 1/40 of the insured's average wage in the last 5 years of employment multiplied by the number of full years of contributions.

The minimum pension is 100 rials.

The maximum pension is equal to 80% of the pensionable salary.

**Early pension:** The pension is reduced according to age and gender: for men, the reduction is from 6% (age 59) to 30% (age 45); for women, the reduction is from 7% (age 54) to 25% (age 45).

**Deferred pension:** Calculated in the same way as the old-age pension.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 40% of the insured's earnings when the disability began or based on the old-age pension formula, whichever is greater.

#### Survivor Benefits

**Survivor pension:** 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

The widow's pension ceases on remarriage.

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

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

In the absence of any of the above categories of eligible survivors (widow(er)s, orphans, or other eligible survivors), that category's portion of the survivor pension is split among the other categories, up to 100% of the deceased's pension.

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

**Funeral grant:** A lump sum is paid equal to 3 months of the deceased's pension, up to 1,000 rials.

**Death grant:** A lump sum is paid equal to 3 months of the deceased's 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**

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#### **Regulatory Framework**

**First law:** 1977.

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

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

#### **Coverage**

Citizens of Oman aged 15 to 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, household workers, 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 to receive 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 paid for as long as the insured is unable to work.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured has a total disability, the pension is equal to 75% of the insured's monthly basic earnings or old-age pension, whichever is greater.

The minimum pension is 100 rials.

**Partial disability:** If assessed with a disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; if assessed with a disability of less than 30%, a lump sum equal to 36 times the monthly pension is paid according to the assessed degree of disability.

### **Survivor Benefits**

**Survivor pension:** 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among the widows.

The widow's pension ceases on remarriage.

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

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

In the absence of any of the above categories of eligible survivors (widow(er)s, orphans, or other eligible survivors), that category's portion of the survivor pension is split among the other categories, up to 100% of the deceased's pension.

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