

## Oman

Exchange rate: U.S.\$1.00 equals 0.38 rials.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1975.

**Current law:** 1991.

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

Note: This information is more than 4 years old.

#### 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.

**Employer:** 8% of monthly basic salary.

**Government:** 2% of monthly basic salary.

#### Qualifying Conditions

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

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

**Delayed retirement:** 180 months of contributions including at least 36 months during the 5 years preceding retirement.

**Disability pension:** Nonoccupational disability benefit is paid with 6 months of contributions preceding the onset of disability or 12 months of contributions including the 3 months immediately preceding the disability.

**Survivor pension:** Nonoccupational survivor benefit is paid if the insured had 6 months of contributions preceding death or 12 months of contributions including the 3 months immediately preceding death.

#### Old-Age Benefits

**Old-age pension:** 1/40th of the 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 last wage times the number of full years of contributions.

The minimum pension is 40% of earnings at the onset of disability or death.

### Survivor Benefits

#### Survivor pension

**Widow(er)'s pension:** 25% of the insured's pension, payable to a widow if she is not remarried or to a widower. If there is more than one widow, the pension is divided equally among the widows.

**Orphan's pension:** 50% of the insured's pension, 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 insured's pension divided equally among other dependents, including the father, mother, brothers (up to age 22), and unmarried sisters.

If no survivors exist in any of the above three categories, that group's portion of the survivor pension is divided among the remaining groups, up to a maximum of 100%.

**Marriage grant:** A lump-sum payment equal to 15 times the insured's pension, payable to a daughter when she gets married.

**Funeral grant:** A lump-sum payment equal to 3 months of the insured's earnings or pension.

### Administrative Organization

Minister of Social Affairs, Labor, and Vocational Training provides general supervision.

Public Authority for Social Insurances administers the program.

Public Authority for Social Insurances is managed by an eight-member board of directors, chaired by the Minister of Social Affairs, Labor, and Vocational Training.

### Work Injury

#### Regulatory Framework

**First law:** 1977.

**Current law:** 1991.

**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.

**Employer:** 1% of payroll.

**Government:** None.

### ***Qualifying Conditions***

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

### ***Temporary Disability Benefits***

**Temporary disability benefit:** 75% of current monthly earnings, payable during convalescence.

### ***Permanent Disability Benefits***

**Permanent disability pension:** 75% of the daily wage of the monthly basic salary.

Partial disability: If more than 30% disabled, the pension is proportional to the assessed degree of disability; if less than 30%, 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:** 75% of the insured's average earnings.

### ***Administrative Organization***

Minister of Social Affairs, Labor, and Vocational Training provides general supervision.

Managed by an eight-member board of directors chaired by the Minister of Social Affairs, Labor, and Vocational Training, the Public Authority for Social Insurance administers the program.