

Syria

Exchange rate: US\$1.00 = 46.85 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; civil servants; freelance workers; and employers.

Voluntary coverage for Syrians working abroad.

Exclusions: Temporary workers, household workers, and self-employed persons.

Source of Funds

Insured person: 7% of earnings (plus an optional 1% of earnings for voluntary supplementary disability and death benefits).

Self-employed person: Not applicable.

Employer: 14% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (men) or age 55 (women); at any age (men and women) in physically demanding or dangerous work, with at least 15 years of contributions.

Age 55 (men) or age 50 (women) with at least 20 years of contributions. At any age (men and women) with at least 25 years of contributions.

Payments abroad are made at the discretion of the Institution of Social Insurance.

Old-age settlement: Age 60 (men) or age 55 (women) and does not satisfy the qualifying conditions for the old-age pension.

Disability pension: Paid for the loss of at least 80% of working capacity. The insured must have made at least 6 consecutive months of contribution or 12 nonconsecutive months of contribution. The disability began during employment or within 6 months after leaving employment but is not due only to an occupational injury.

Disability benefit (voluntary insurance): Must have an assessed degree of disability of more than 35%. The disability may be due to an occupational injury.

Survivor pension: The deceased met the contribution conditions for the disability pension or was a pensioner at the time of death. The death was not the result of an occupational injury.

Eligible survivors include an unemployed widow of any age or a disabled widower, orphans younger than age 21 (age 24 if disabled), and dependent parents.

Death benefit (voluntary insurance): Paid to eligible survivors for the death of the insured.

Funeral grant: Paid to help meet the cost of the funeral.

Old-Age Benefits

Old-age pension: 2.5% of the insured's base earnings multiplied by the number of years of contributions is paid, up to 75% of the base earnings.

The base earnings are the previous year's average monthly earnings. (An increase or decrease of more than 15% in the insured's salary at the end of the last 2-year period compared to its value at the beginning of the period or an increase or decrease of more than 30% in the insured's salary at the end of the last 5-year period compared to its value at the beginning of the period are not taken into account.)

The minimum pension is the legal minimum wage.

The maximum monthly pension is 75% of base earnings.

Old-age increment: A lump sum of 1 month of the pension is paid for every complete covered year above 30 years, up to 5 months of the pension.

Old-age settlement: A lump sum of 11% to 15% of total covered earnings is paid.

Permanent Disability Benefits

Disability pension: 40% of the insured's base earnings plus 2% for each year of covered employment is paid. The base earnings are the previous year's average monthly earnings.

The minimum pension is the legal minimum wage.

The maximum pension is 80% of base earnings.

Disability benefit (voluntary insurance): A lump sum of 50% of the insured's covered earnings in the previous year is paid. The benefit is increased by 50% if the insured has a total disability as a result of an occupational injury.

Survivor Benefits

Survivor pension: 50% of the disability pension the deceased received or would have been entitled to receive is paid to an eligible widow(er); 37.5% with one or more other eligible survivors.

Orphan's pension: The total orphans' pension is 37.5% of the disability pension the deceased received or would have been entitled to receive; or 25% if there is only one

eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or would have been entitled to receive; or 50% for each eligible full orphan.

Dependent parent's pension: If there are no eligible spouses or orphans, 25% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there is either an eligible spouse or an eligible orphan, 12.5% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there are both eligible spouses and orphans, the total dependent parent's pension is 12.5% of the disability pension the deceased received or would have been entitled to receive.

The maximum total survivor pension is 80% of the disability pension the deceased received or would have been entitled to receive.

Death benefit (voluntary insurance): A lump sum of 100% of the deceased's earnings in the previous year is paid to a survivor. The lump sum is increased by 50% if the insured's death was caused by a work injury.

Funeral grant: A lump sum of 1 month of the insured's earnings is paid.

The maximum funeral grant is 100 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (<http://taminat.gov.sy>), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.

Work Injury

Regulatory Framework

Current law: 1959 (social insurance).

Type of program: Social insurance system.

Coverage

Employees in industry, commerce, and agriculture; municipal workers; and public employees.

Exclusions: Household workers and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

80% of the insured's monthly earnings is paid for the first month; 100% thereafter. The benefit is paid from the day after the injury occurred for up to 12 months.

The minimum monthly benefit is 2,000 pounds.

Work injury benefits can be combined with other pensions.

Permanent Disability Benefits

Permanent disability pension: 75% of the insured's average monthly earnings in the previous year is paid for a total disability.

The minimum monthly pension is 458 pounds.

Work injury benefits can be combined with other pension entitlements.

Partial disability pension: For an assessed degree of disability of 35% or more, a percentage of the full pension (75% of the insured's average monthly earnings in the previous year) is paid according to the assessed degree of disability.

For an assessed degree of disability of less than 35%, a lump sum of 5.5 years of the partial disability pension is paid.

Workers' Medical Benefits

General and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation are provided.

Survivor Benefits

Survivor pension: If there are no eligible orphans or dependent parents, 62.5% of the disability pension the deceased received or would have been entitled to receive is paid to an eligible widow(er); 50% if there are eligible dependent parents but no orphans; 37.5% if there are both eligible orphans and dependent parents.

Orphan's pension: The total orphans' pension is 50% of the disability pension the deceased received or would have been entitled to receive; or 37.5% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or would have been entitled to receive; or 62.5% for each eligible full orphan.

Dependent parent's pension: If there are no eligible spouses or orphans, 25% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there is either an eligible spouse or an eligible orphan, 12.5% of the disability pension the deceased received or would have been entitled to receive is paid to each dependent parent. If there are both

eligible spouses and orphans, the total dependent parent's pension is 12.5% of the disability pension the deceased received or would have been entitled to receive.

The maximum total survivor pension is 80% of the disability pension the deceased received or would have been entitled to receive.

Funeral grant: A lump sum of 1 month of the insured's earnings is paid.

The maximum funeral grant is 80 pounds.

Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (<http://taminat.gov.sy>), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.