

## Egypt

Exchange rate: US\$1.00 equals 6.21 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1950 (social assistance) and 1955 (provident and insurance fund).

**Current laws:** 1975 (civil servants and public- and private-sector employees), 1976 (employers and self-employed), 1978 (migrant workers), and 1980 (coverage extension).

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

#### Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Special systems for self-employed persons and employers, migrant workers, temporary and casual workers in agriculture, artisans, small land and property owners, and domestic servants.

#### Source of Funds

**Insured person:** 10% of gross monthly earnings, plus 3% of gross base monthly earnings for lump-sum benefits.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings (base plus variable earnings) for contribution and benefit purposes are 1,150 pounds.

Base earnings are earnings up to 650 pounds a month. Variable earnings are earnings exceeding 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

**Self-employed person:** 15% of monthly income, chosen by the insured from a fixed earnings scale ranging from 100 pounds to 1,000 pounds.

**Employer:** 15% of gross monthly payroll, plus 2% of gross base monthly payroll for lump-sum benefits.

The minimum monthly earnings for contribution purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings (base and variable earnings) for contribution purposes are 1,150 pounds.

Base earnings are base pay up to 650 pounds a month. Variable earnings are base pay exceeding 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

**Government:** 1% of gross monthly insurable payroll; the cost of deficits.

#### Qualifying Conditions

**Old-age pension (base and variable):** Age 60 with 120 months of contributions.

Early pension (base and variable): At any age with 240 months of contributions.

Flat-rate allowance: The insured is eligible for a pension.

Old-age benefit (base and variable): If eligible for a pension, a lump sum is paid at retirement.

**Old-age settlement:** Age 60 but does not qualify for a (base and variable) pension, at any age if emigrating, if sentenced to 10 or more years of imprisonment, or to insured women aged 51 or older (married, divorced, or widowed) who do not qualify for a (base and variable) pension.

Lump-sum benefit: If eligible for an old-age settlement, a lump sum is paid at retirement.

**Disability pension (base and variable):** Totally or partially disabled and permanently incapable of any gainful employment. The insured must be younger than age 60 and have 3 consecutive months or a total of at least 6 months of contributions. The onset of disability must begin during insurable employment or within a year after employment ceases; 10 years of contributions are required if the onset of disability begins more than a year after employment ceases.

Flat-rate allowance: The insured is eligible for a pension.

Disability benefit (base and variable): If eligible for a disability pension, a lump sum is paid.

Supplementary benefit: A lump sum is paid to persons eligible for the disability pension.

**Disability settlement:** Assessed as totally disabled but does not meet the qualifying conditions for a pension.

Lump-sum benefit: If eligible for a disability settlement, a lump sum is paid.

Supplementary benefit: A lump sum is paid to persons eligible for the disability settlement.

**Survivor pension (base and variable):** The deceased was a pensioner or had 3 consecutive months or a total of 6 months of contributions; 10 years of contributions are required if the death occurred more than a year after employment ceased and before the insured reached retirement age.

Flat-rate allowance: The deceased was eligible for a pension.

Survivor benefit (base and variable): If eligible for a survivor pension, a lump sum is paid.

Supplementary benefit: A lump sum is paid to eligible survivors.

**Survivor settlement:** If the deceased did not qualify for a (base and variable) pension, a lump sum is payable to eligible survivors or the legal heir.

Lump-sum benefit: Paid to survivors eligible for the survivor settlement.

Supplementary benefit: A lump sum is paid to survivors eligible for the survivor settlement.

**Death grant:** Payable for the death of the insured. The grant is payable to the surviving spouse or eligible surviving children.

**Funeral grant:** The cost of the funeral is payable to the surviving spouse or to the eldest child.

Eligible survivors are a dependent widow or a disabled widower; dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorced spouse without any other source of income and previously married to the deceased for at least 20 years.

### Old-Age Benefits

#### Old-age pension

**Base pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to average monthly base earnings during the last 2 years or average monthly base earnings, increased by 40%, in the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

Supplement for additional contribution periods: A lump sum equal to 15% (9% for contribution periods paid retroactively) of the reference base earnings is awarded for each year of paid contributions beyond 36 years.

Early base pension: The base pension is reduced according to insured's age at the date of claim for the pension: the reduction is 15% if younger than age 45; 10%, if younger than age 50; 5%, if younger than age 55. There is no reduction if aged 55 or older.

The base pension special increment is not payable if the applicant for the early pension is younger than age 50.

**Variable pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings for the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Early variable pension: The variable pension is reduced by 5% for each year that the insured is younger than age 60 at the time of the claim.

The minimum total pension (base plus variable) is 50% of average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (basic plus variable) is 80% of average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Old-age benefit (base and variable): One month's base earnings for each year of paid contributions.

**Old-age settlement:** Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12, for each year of contributions.

The reference base earnings are equal to average monthly base earnings in the last 2 years or average monthly base earnings, increased by 40%, in the 5 years before the last 2 years, whichever is lower.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

### Permanent Disability Benefits

#### Disability pension

**Base pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to the average monthly base earnings during the last year. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

**Variable pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is 50% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Constant-attendance allowance: Equal to 20% of the pension.

Disability benefit (base and variable): One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension times an age coefficient. The benefit is reduced by 50% for a partial disability.

**Disability settlement:** Up to 15% (9% for contribution periods paid retroactively) of the total reference earnings (base plus variable) multiplied by 12, for each year of contributions.

The reference base earnings are equal to the average monthly base earnings during the last 2 years or the average monthly base earnings, increased by 40%, during the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

The reference variable earnings are equal to average monthly variable earnings over the entire contributory period increased by 2% for each complete year of contributions up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the disability pension times an age coefficient. The benefit is reduced by 50% for a partial disability.

## Survivor Benefits

### Survivor pension

**Base pension:** Up to 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference base earnings for each year of contributions, up to a maximum of 36 years.

The reference base earnings are equal to the average monthly base earnings in the last year. Base earnings are base pay up to 650 pounds a month.

Base pension special increment: 25% of the base pension, up to a maximum of 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds.

**Variable pension:** 1/45 (1/40 for arduous work or 1/36 for dangerous work) of the reference variable earnings for each year of contributions.

The reference variable earnings are equal to average monthly variable earnings in the total contribution period increased by 2% for each complete year of contributions, up to a maximum. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

The minimum total pension (base plus variable) is 50% of the average monthly (base plus variable) earnings in the last 2 years (with at least 20 years of coverage) or 100 pounds a month, whichever is higher.

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 900 pounds a month, whichever is less.

Survivor benefit (base and variable): One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension times an age coefficient.

**Survivor settlement:** Up to 15% (9% for contribution periods paid retroactively) of the total reference (base plus variable) earnings multiplied by 12, for each year of contributions.

The reference base earnings are equal to the average monthly base earnings during the last 2 years or the average monthly base earnings, increased by 40%, during the 5 years before the last 2 years, whichever is lower. Base earnings are base pay up to 650 pounds a month.

The reference variable earnings are equal to average monthly variable earnings over the entire contributory period increased by 2% for each complete year of contributions up to a maximum of 500 pounds. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Lump-sum benefit: One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Supplementary benefit: Equal to 12 times the total reference monthly (base plus variable) earnings used to calculate the survivor pension times an age coefficient.

**Death grant:** Equal to 3 months' (base plus variable) pension.

**Funeral grant:** Equal to 2 months' (base plus variable) pension. The minimum grant is 200 pounds.

## Administrative Organization

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.

Social Insurance Government Sector Fund administers the program for government employees.

## Sickness and Maternity

### Regulatory Framework

**First laws:** 1959 and 1964.

**Current law:** 1975 (social security).

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

### Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee). Coverage is being extended gradually to students.

Exclusions: Temporary and casual agricultural workers, domestic servants, small-scale artisans, and the self-employed.

### Source of Funds

**Insured person:** 1% of gross monthly earnings; old-age pensioners contribute 1% of the pension; survivors optionally contribute 2% of the survivor pension.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

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

**Employer:** 4% of gross monthly payroll; 3% for employers providing cash sickness benefits to employees.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).

The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

**Government:** None; the cost of cash benefits paid directly to insured government employees.

### Qualifying Conditions

**Cash sickness and medical benefits:** Must have paid contributions for the last 3 months or for a total of 6 months, including the last 2 months.

**Cash maternity benefits:** Must have paid contributions for the last 10 months.

### Sickness and Maternity Benefits

**Sickness benefit:** 75% of the last insurable daily wage before the onset of incapacity is paid for the first 90 days; thereafter, 85% (100% of earnings is payable for a specified chronic disease). The benefit is payable for up to 180 days in a calendar year; no limit on duration for specified chronic diseases.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

**Maternity benefit:** 75% of the last insurable daily wage before the maternity leave period is payable for up to 90 days. The benefit is payable for a maximum of three pregnancies.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

### Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly.

### Dependents' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services, and appliances.

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly.

### Administrative Organization

Ministry of Health provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

### Work Injury

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#### Regulatory Framework

**First law:** 1936.

**Current law:** 1975 (social security).

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

#### Coverage

Employed persons aged 18 or older (aged 16 or older if a government employee).

Exclusions: Casual workers, domestic workers, and the self-employed.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 3% of gross monthly payroll; a maximum of 2% of gross payroll if the employer provides employees with temporary disability benefits.

The minimum monthly earnings for contribution and benefit purposes are equal to the lower limit of the civil servant salary scale (84 pounds in July 2001).



The maximum monthly earnings for contribution and benefit purposes are 1,150 pounds.

**Government:** None.

### Qualifying Conditions

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

### Temporary Disability Benefits

100% of daily insurable earnings is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The minimum benefit is equal to the minimum contributory salary.

Benefits are paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

### Permanent Disability Benefits

#### Permanent disability pension

**Base pension:** 80% of average monthly base earnings in the last year before the onset of disability. Base earnings are base pay up to 650 pounds a month.

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

**Variable pension:** 80% of average monthly variable earnings during the total contribution period. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

If combined with the old-age pension, disability pension, or survivor pension, the work injury permanent disability pension must not exceed 100% of average monthly insured (base plus variable) earnings during the year before the onset of disability.

**Constant-attendance allowance:** Equal to 20% of the pension.

**Partial disability:** If assessed as at least 35% disabled but less than 100% disabled, a percentage of the full (base plus variable) pension according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months' pension according to the assessed degree of disability.

**Lump-sum award:** One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

**Supplementary compensation:** Equal to 18 times the total reference monthly (base plus variable) earnings used for purpose of calculating the survivor pension times an age coefficient.

**Benefit adjustment:** Pensions are increased by 5% after each 5-year period of continuous disability, up to age 60.

### Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

### Survivor Benefits

#### Survivor pension

**Base pension:** 80% of average monthly base earnings during the last year before the insured's death. Base earnings are base pay up to 650 pounds a month.

The minimum base pension is 20 pounds a month.

The maximum base pension is 500 pounds a month.

**Variable pension:** 80% of average monthly variable insurable earnings during the total contribution period. Variable earnings are base pay over 650 pounds a month, plus certain other forms of compensation, including bonuses, incentives, commissions, and profit shares.

If combined with the old-age pension, disability pension, or survivor pension, the work injury survivor pension must not exceed 100% of average monthly insurable (base plus variable) earnings.

**Lump-sum award:** One month's base earnings for each year of paid contributions.

The minimum benefit is 10 months' base earnings.

Benefits are split among eligible survivors according to the schedule in law: a widow of any age, a disabled widower, dependent sons and brothers younger than age 21 (age 26 if a student, no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

**Death grant:** Equal to 3 months of the deceased's (base plus variable) pension.

**Funeral grant:** Equal to 2 months' (base plus variable) pension. The minimum grant is 200 pounds.

### Administrative Organization

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

### Unemployment

#### Regulatory Framework

**First law:** 1959.

**Current law:** 1975 (social security).

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

### **Coverage**

Employed persons in the public and private sectors.

Exclusions: Temporary, seasonal, and casual workers; domestic servants; family labor; civil servants; employees older than age 60; the self-employed; and artisans.

### **Source of Funds**

**Insured person:** None.

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

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

**Government:** Any deficit.

### **Qualifying Conditions**

**Unemployment benefit:** Six months of contributions, including the 3 consecutive months before unemployment. The insured must be able and willing to work and registered with, and reporting regularly to, the manpower office. Unemployment is not the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

### **Unemployment Benefits**

60% of the last monthly wage is payable after a 7-day waiting period for up to 16 weeks; may be extended to 28 weeks if contributions have been paid for the last 24 months.

### **Administrative Organization**

Ministry of Insurance and Social Affairs (<http://www.misaegy.com>) provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program.