

Sudan

Exchange rate: US\$1.00 equals 2.17 pounds.

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: Household workers, family labor, home-based workers, farmers and foresters, and unpaid apprentices.

Special systems for civil servants and police 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 if the insured does not qualify for the old-age pension; at any age if the insured resigns from work or is laid off.

Disability pension: The insured must be assessed with a permanent total disability, be younger than the normal retirement age, and have covered employment in the last year. There is no minimum qualifying period.

Survivor pension: Paid for the death of an insured person or 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 an insured person or 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 0.02% 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: An amount equal to 100% of employer and employee contributions is paid; the adjusted current value of contributions is paid if the insured person resigns from work or is 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 0.02% of the same earnings for each 12-month period of contributions (whichever amount is greater).

The maximum pension is equal to 80% of the insured's average monthly earnings in the 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.

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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 of earnings is paid to eligible survivors for the death of an insured person; 42 months of pension if the deceased was a pensioner.

Administrative Organization

Ministry of Social Welfare and Women and Child Affairs (<http://www.welfare.gov.sd>) provides general supervision. National Social Insurance Fund administers the program.

Sickness and Maternity

Regulatory Framework

No statutory cash benefits are provided.

Under the 2004 Health Insurance Act, the Health Insurance Fund (<http://www.nhif.gov.sd>) manages a special health insurance system for public-sector employees and insured pensioners.

Work Injury

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: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for civil servants and police 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 assessed with a total disability, the pension is equal to 80% of the insured's monthly average earnings in the 3 years before the disability began.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

Partial disability: If the insured is assessed with a 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 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 children or parents; 30% if there are both 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 of earnings is paid to eligible survivors for the death of an insured person or pensioner.

Administrative Organization

Ministry of Social Welfare and Women and Child Affairs (<http://www.welfare.gov.sd>) provides general supervision.

National Social Insurance Fund administers the program.

Employers must insure against liability with private insurance companies.