

## Syria

Exchange rate: US\$1.00 equals 50.70 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1959 (social insurance), with 1976 and 2001 amendments.

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

#### Coverage

Employees in industry, commerce, and agriculture; domestic workers; freelance workers; self-employed persons; and employers.

Voluntary coverage for Syrians working abroad.

Exclusions: Family labor.

Special system for civil servants.

#### Source of Funds

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

**Self-employed person:** Information is not available.

**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 180 months of contributions.

Age 55 (men) or age 50 (women) with 240 months of contributions. At any age (men and women) with 360 months of contributions.

Early pension: At any age with 300 months 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 disability began during employment or within 6 months after leaving employment but is not due only to an occupational injury. The insured must have made contributions throughout the last 12 months or for a total of 24 months including the last 3 months.

**Disability benefit (voluntary insurance):** The assessed degree of disability must exceed 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:** The pension is equal to 2.5% of the insured's base earnings times the number of years of contributions, up to a maximum of 75% of the base earnings. The base earnings are equal to the previous year's average monthly earnings.

Early pension: The pension is equal to 2.5% of the insured's base earnings times the number of years of contributions, up to a maximum of 75% of the base earnings. The base earnings are equal to the previous year's average monthly earnings.

The minimum pension is equal to the legal minimum wage.

The maximum monthly pension is 3,450 pounds or 75% of base earnings if less.

Old-age increment: A lump sum is paid equal to 1 month's pension for every complete covered year beyond 30 years of coverage, up to a maximum of 5 month's pension.

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

#### Permanent Disability Benefits

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

The minimum pension is equal to the legal minimum wage.

The maximum pension is equal to 80% of base earnings.

Temporary disability pension: The minimum monthly pension is 343 pounds, plus 25 pounds for each dependent.

**Disability benefit (voluntary insurance):** A lump sum is paid equal to 50% of the insured's insurable earnings in the previous year. The benefit is increased by an additional 50% if the insured is totally disabled as a result of an accident at work.

### **Survivor Benefits**

**Survivor pension:** The pension is equal to 37.5% of the deceased's disability pension.

**Orphan's pension:** The pension is equal to 25% of the deceased's disability pension for the first orphan (37.5% for a full orphan); 12.5% for the second orphan.

**Dependent parent's pension:** Each parent receives 12.5% of the deceased's disability pension.

The minimum survivor pension is 400 pounds a month for a widow; 96 pounds each for other survivors.

The maximum total survivor pension is equal to 75% of the deceased's disability pension.

**Death benefit (voluntary insurance):** A lump sum equal to 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 an accident at work.

**Funeral grant:** A lump sum of 1 month's earnings is paid. The maximum funeral grant is 100 pounds.

### **Administrative Organization**

Ministry of Social Affairs and Labor provides general supervision.

Institution of Social Insurance, managed by a tripartite board of directors and a director general, administers the program through regional and district offices.

### **Work Injury**

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#### **Regulatory Framework**

**Current law:** 1959 (social insurance), with 1976 and 2001 amendments.

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

#### **Coverage**

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

Exclusions: Domestic servants 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**

The benefit for the first month is equal to 80% of the insured's earnings; thereafter, 100%.

The minimum monthly benefit is 2,000 pounds and is paid from the day after the injury occurred for up to 12 months.

Work injury benefits can be combined with other pension entitlements.

#### **Permanent Disability Benefits**

**Permanent disability pension:** If assessed with a degree of disability of at least 80%, the benefit is equal to 75% of the insured's average monthly earnings in the previous year.

The minimum monthly pension is 458 pounds.

Work injury benefits can be combined with other pension entitlements.

**Partial disability:** For an assessed degree of disability of 35% to 79%, a percentage of the full pension is paid according to the assessed degree of disability. For an assessed degree of disability of less than 35%, a lump sum of 1 year's partial pension is paid.

#### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 75% of the deceased's average monthly earnings in the previous year is split among eligible survivors as follows: 50% for the widow and 50% for orphans; if there is a dependent parent, 20% to the parent, 40% to the widow, and 40% to orphans.

The minimum monthly pension is 400 pounds for a widow; 96 pounds each for other survivors.

**Funeral grant:** A lump sum is paid equal to 1 month's earnings.

The minimum funeral grant is 80 pounds.

### **Administrative Organization**

Ministry of Social Affairs and Labor provides general supervision.

Institution of Social Insurance, managed by a tripartite board of directors and a director general, administers the program through regional and district offices.