

Oman

Exchange rate: US\$1.00 = 0.38 rials.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1991 (social insurance), implemented in 1992.

Type of program: Social insurance system.

Coverage

Citizens of Oman aged 15 to 59 employed in the private sector under a permanent work contract or working in one of the Gulf Cooperation Council countries (Bahrain, Kuwait, Qatar, Saudi Arabia, United Arab Emirates).

Voluntary coverage for Omani citizens working abroad.

Exclusions: Foreign workers, household workers, self-employed persons, and artisans.

Source of Funds

Insured person: 6.5% of monthly basic salary.

The minimum monthly earnings used to calculate contributions are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings used to calculate contributions for citizens working in Oman are 3,000 rials; 1,000 rials for citizens working abroad.

Self-employed person: Not applicable.

Employer: 9.5% of monthly basic salary.

The minimum monthly earnings used to calculate contributions are 120 rials for citizens working in Oman; 200 rials for citizens working abroad.

The maximum monthly earnings used to calculate contributions for citizens working in Oman are 3,000 rials; 1,000 rials for citizens working abroad.

Government: 2% of monthly basic salary.

Qualifying Conditions

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

Early pension: Age 45 to 59 with at least 240 months (men) or 180 months (women) of paid contributions.

Disability pension: Must have at least 6 months of contributions before the disability began or at least 12 months of

contributions including the 3 months immediately before the disability began.

Survivor pension: The deceased had at least 6 months of contributions immediately before death or 12 months of contributions including the 3 months immediately before death.

Eligible survivors are widow(er)s, the eldest son, or, in their absence, an authorized person.

The widow's pension ceases on remarriage.

Orphan's pension: Paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters. The orphan's pension for daughters ceases on marriage.

Marriage grant: Paid to an orphaned daughter when she marries.

Funeral grant: A lump sum is paid toward the cost of the insured's funeral.

Death grant: A lump sum is paid on the death of the insured.

Old-Age Benefits

Old-age pension: The pension is 2.5% of the insured's average wage in the last 5 years of employment multiplied by the number of full years of contributions.

The minimum pension is 100 rials.

The maximum pension is 80% of the pensionable salary.

Early pension: The pension is reduced according to age and gender. For men, the reduction is from 6% (age 59) to 30% (age 45); for women, the reduction is from 7% (age 54) to 25% (age 45).

Permanent Disability Benefits

Disability pension: The pension is 40% of the insured's earnings when the disability began or based on the old-age pension formula, whichever is greater.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally.

Orphan's pension: 50% of the deceased's pension is paid to eligible sons and daughters.

Other eligible survivors: 25% of the deceased's pension is split equally among other dependents, including the father, mother, and eligible brothers and sisters.

In the absence of any of the above eligible survivors, that portion of the survivor pension is split among the other survivors, up to 100% of the deceased's pension.

Marriage grant: A lump sum is paid of 15 times the orphan's pension.

Funeral grant: A lump sum is paid of 3 months of the deceased's pension, up to 1,000 rials.

Death grant: A lump sum is paid of 3 months of the deceased's pension.

Administrative Organization

Minister of Manpower (<http://www.manpower.gov.om>) provides general supervision.

Public Authority for Social Insurance (<http://www.taminat.com>), managed by a nine-member board of directors chaired by the Minister of Manpower, administers the program.

Work Injury

Regulatory Framework

First law: 1977.

Current law: 1991 (social insurance), implemented in 1997.

Type of program: Social insurance system.

Coverage

Citizens of Oman aged 15 to 59 employed in the private sector under a permanent work contract.

Exclusions: Foreign workers, household workers, self-employed persons, and artisans.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period to receive benefits for a work injury or an occupational disease.

Temporary Disability Benefits

Daily allowances of 75% of the insured's current monthly earnings divided by 30 are paid for as long as the insured is unable to work.

Permanent Disability Benefits

Permanent disability pension: If the insured has a total disability, the pension is 75% of the insured's monthly basic earnings or is based on the old-age pension formula, whichever is greater.

The minimum pension is 100 rials.

Partial disability: If assessed with a disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; if assessed with a disability of less than 30%, a percentage of a lump sum of 36 times the monthly pension is paid according to the assessed degree of disability.

Survivor Benefits

Survivor pension: 25% of the deceased's pension is paid to a widow(er). If there is more than one widow, the pension is split equally among the widows.

The widow's pension ceases on remarriage.

Orphan's pension: 50% of the deceased's pension is paid to sons up to age 22 (age 26 if a full-time student, no limit if disabled) and unmarried daughters.

Other eligible survivors: 25% of the deceased's pension is split equally among other dependents, including the father, mother, brothers up to age 22, and unmarried sisters.

In the absence of any of the above eligible survivors, that portion of the survivor pension is split among the other survivors, up to 100% of the deceased's pension.

Administrative Organization

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