

## Egypt

Exchange rate: US\$1.00 = 5.79 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), 1978 (migrant workers), and 1980 (coverage extension).

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

#### Coverage

Employed persons aged 18 or older (aged 16 for government employees).

#### Source of Funds

**Insured person:** 10% of covered monthly earnings plus 3% of base monthly earnings for end of service indemnity (lump-sum benefits).

Base earnings exclude any form of compensation, bonus, incentives, commissions, or profit shares. The maximum monthly base earnings used to calculate contributions are 875 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 1,050 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

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

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

Base earnings exclude any form of compensation, bonus, incentives, commissions, or profit shares. The maximum monthly base earnings used to calculate contributions are 875 pounds. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 1,050 pounds.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

**Government:** 1% of covered monthly payroll plus the cost of any deficit.

#### Qualifying Conditions

Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pension.

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

Early pension: Any age with at least 240 months of contributions.

End of service indemnity: If the insured is eligible for a pension, a lump sum is paid at retirement or at the end of service.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

If the insured is eligible for a pension, a special increment and flat-rate allowance are also paid. The special increment is not paid for early pensioners younger than age 50.

**Old-age settlement:** Age 60 but does not meet the qualifying conditions for an old-age pension; at any age if emigrating, if sentenced to 10 or more years of prison, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for an old-age pension.

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

**Disability pension (base and variable):** The insured must be assessed with a total or partial disability and permanent incapacity for any gainful employment, be younger than age 60, and have at least three consecutive months or a total of six months of contributions. The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

If the insured is eligible for a disability pension, a disability benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Disability settlement:** Paid if the insured is assessed with a total disability but does not meet the qualifying conditions for a disability pension.

If the insured is eligible for a disability settlement, a lump-sum benefit and supplementary benefit are also paid.

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

If the deceased was eligible for a survivor pension, a survivor benefit, supplementary benefit, special increment, and flat-rate allowance are also paid.

**Survivor benefit:** If the deceased met the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

**Survivor settlement:** If the deceased did not meet the qualifying conditions for a survivor pension, a lump sum is paid to eligible survivors or the legal heir.

If the deceased was eligible for a survivor settlement, a lump-sum benefit and supplementary benefit are also paid.

**Death grant:** Paid to the surviving spouse or eligible children if the insured dies.

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

Eligible survivors are a dependent widow or a dependent, 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**

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

For private sector-employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

Old-age benefit: One month of reference base earnings is paid for each year of contributions.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the reference base annual earnings is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base pension is paid, up to 35 pounds.

The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

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

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

Early pension: The pension is calculated according to an actuarial reduction factor specified by law.

The minimum total pension (base plus variable) is 50% of average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage).

The maximum total pension (base plus variable) is 80% of average monthly (base plus variable) earnings.

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

### **Permanent Disability Benefits**

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Disability benefit: One month of base earnings is paid for each year of contributions.

The minimum benefit is 10 months of the reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Supplementary benefit: 12 times the reference base monthly earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

Constant-attendance allowance: 20% of the pension is paid.

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

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 100 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (1,925 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the disability pension multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the pension is paid.

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the

last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

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

The minimum benefit is 10 months of reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds.

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

### **Survivor Benefits**

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The minimum benefit is 10 months of reference base earnings.

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

Supplementary benefit: 12 times the reference monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Special increment: 25% of the pension is paid, up to 35 pounds. The minimum increment is 20 pounds.

Flat-rate allowance: 10 pounds is paid.

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

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

The minimum total pension (base plus variable) is 65% of the average monthly (base plus variable) earnings in the last two years (with at least 20 years of coverage) or 100 pounds a month (whichever is greater).

The maximum total pension (base plus variable) is 80% of the average monthly (base plus variable) earnings or 65% of the maximum monthly earnings used to calculate contributions (1,925 pounds), whichever is lower.

Supplementary benefit: 12 times the reference monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

**Survivor benefit:** One month of earnings is paid for each year of contributions.

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

For private-sector employees the reference monthly base earnings are the average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.4, whichever is lower, up to 875 pounds. For public-sector employees and civil servants the reference monthly base earnings are the average monthly base earnings in the last two years, up to 875 pounds.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to 1,050 pounds.

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

The minimum benefit is 10 months of reference base earnings.

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

**Death grant:** Three months of the deceased's (base plus variable) pension is paid.

**Funeral grant:** Two months of the deceased's (base plus variable) pension is paid. The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) 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, small-scale artisans, household workers, and self-employed persons.

### **Source of Funds**

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

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

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

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

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

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

### **Qualifying Conditions**

**Cash sickness and medical benefits:** The insured must have paid contributions for the last three months or for a total of six months, including the last two months.

**Cash maternity benefits:** The insured must have paid contributions for the last 10 months.

### **Sickness and Maternity Benefits**

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

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

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

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

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

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, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

### **Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Health and Population (<http://www.moHP.gov.eg>) 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, self-employed persons, and household workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 3% of covered monthly payroll; up to 2% of covered monthly payroll if the employer provides employees with temporary disability benefits.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

**Government:** None.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

100% of the covered daily wage is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum benefit is the minimum contributory wage.

The minimum contributory wage is 123 pounds.

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

### **Permanent Disability Benefits**

**Base permanent disability pension:** 80% of average monthly base earnings in the year before the disability began is paid.

The maximum monthly base earnings used to calculate the base permanent disability pension are 875 pounds.

The minimum base pension is 40 pounds a month.

The maximum base pension is 500 pounds a month.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Lump-sum award: If the insured is eligible for a permanent disability pension, one month of base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the lump-sum award are 875 pounds.

The minimum lump-sum award is 10 months of base earnings.

Supplementary compensation: 18 times the monthly base earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

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

**Variable permanent disability pension:** 80% of reference variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,050 pounds.

Partial disability: If the insured is assessed with a disability of 35% to 100%, a percentage of the pension is paid according to the assessed degree of disability. If the degree of disability is less than 35%, a lump sum based on 48 months of pension is paid according to the assessed degree of disability.

Supplementary compensation: 18 times the monthly variable earnings used to calculate the survivor pension multiplied by an age coefficient is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 20% of the pension is paid.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury permanent disability pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings during the year before the disability began.

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

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Base survivor pension:** 80% of average monthly base earnings in the last year before the insured's death is paid.

The maximum monthly base earnings used to calculate the base survivor pension are 875 pounds.

The minimum base pension is 40 pounds a month.

The maximum base pension is 500 pounds a month.

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

The maximum monthly base earnings used to calculate the lump-sum award are 875 pounds.

The minimum lump-sum award is 10 months of base earnings.

Benefits are split among eligible survivors according to a schedule in law, including 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.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings.

**Variable survivor pension:** 80% of reference monthly variable earnings is paid.

The reference monthly variable earnings are the average monthly variable earnings for the total contribution period, up to 1,050 pounds.

Benefits are split among eligible survivors according to a schedule in law, including 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.

If the insured receives benefits under the old-age, disability, and survivors program, the total work injury survivor pension (base plus variable) must not exceed 100% of average monthly covered (base plus variable) earnings.

**Death grant:** Three months of the deceased's (base plus variable) pension is paid.

**Funeral grant:** Two months of the deceased's (base plus variable) pension is paid. The minimum grant is 200 pounds.

### **Administrative Organization**

Ministry of Finance (<http://www.mof.gov.eg>) 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**

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### **Regulatory Framework**

**First law:** 1959.

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

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

### **Coverage**

Public- and private-sector employees.

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

### **Source of Funds**

**Insured person:** None.

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

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

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant salary scale.

The lower limit of the civil servant salary scale is 123 pounds.

The maximum monthly earnings used to calculate contributions are 1,925 pounds.

**Government:** Any deficit.

### **Qualifying Conditions**

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

### **Unemployment Benefits**

**Unemployment benefit:** 60% of the insured's last monthly wage is paid after a seven-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 Finance (<http://www.mof.gov.eg>) provides general supervision.

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