

## Libya

Exchange rate: US\$1.00 = 1.39 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957 (retirement).

**Current laws:** 1957 (retirement); 1958 (social insurance); 1980 (social security), implemented in 1981; 1985 (minimum pension); and 1987 (disability).

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

#### Coverage

Residents of Libya.

#### Source of Funds

**Insured person:** 3.75% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The insured person's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

**Self-employed person:** 15.675% of gross monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The combined self-employed person and government contributions partially finance cash sickness benefits, the pregnancy benefit, and the birth grant, and fully finance medical benefits and work injury benefits.

**Employer:** 10.5% of gross monthly covered payroll; 11.25% for foreign employers.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

The employer's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

**Government:** 0.75% (insured persons) or 0.825% (self-employed persons) of covered earnings (none for insured

persons working for foreign employers); provides annual subsidies; contributes as an employer.

The government's contributions also finance cash sickness benefits, the pregnancy benefit, the birth grant, medical benefits, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men), age 60 (women), age 62 (civil servants), or age 60 (workers in hazardous or unhealthy occupations).

Employment must cease.

Deferred pension: The pension may be deferred.

Dependent's supplement: Paid for an unemployed wife and each child younger than age 18 (no limit for an unmarried daughter).

The old-age pension is not payable abroad.

**Disability pension:** Must be assessed with a degree of disability of at least 60%.

Constant-attendance allowance: Paid if the insured is blind, quadriplegic, or lacks mobility, and requires the constant attendance of others to perform daily functions.

Dependent's supplement: Paid for an unemployed wife and each child younger than age 18 (no limit for an unmarried daughter).

The disability pension is not payable abroad.

**Survivor pension:** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include unemployed widow(er)s; unmarried, unemployed sons (up to age 28 depending on the type of continuing education); unmarried, divorced, or widowed daughters (the benefit ceases upon marriage or remarriage); parents without income; and dependent unmarried siblings if the deceased had no children.

The survivor pension is not payable abroad.

**Death grant:** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** 2.5% (3.5% for certain judiciary officers) of the insured's average monthly earnings in the last three years (last monthly earnings for police personnel and certain judiciary officers) is paid for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly old-age pension is 80% of the legal national monthly minimum wage.

The legal national monthly minimum wage is 450 dinars.

The maximum monthly old-age pension is 80% of the insured's average monthly earnings in the last three years

(last monthly earnings for police personnel and certain judiciary officers).

Dependent's supplement: 150 dinars a month is paid for an eligible wife; 100 dinars a month for each eligible child.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

### Permanent Disability Benefits

**Disability pension:** The pension is 50% of the old-age pension the insured received or was entitled to receive plus 0.5% of the insured's average monthly earnings in the last three years for each of the first 20 years of contributions and 2% for each year of contributions exceeding 20 years.

The minimum monthly disability pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly disability pension is 80% of the insured's last monthly earnings.

Constant-attendance allowance: Up to 25% of the disability pension is paid.

Dependent's supplement: 150 dinars a month is paid for an eligible wife; 100 dinars a month for each eligible child.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

### Survivor Benefits

**Survivor pension:** The benefit depends on the number of family members and their relationship to the deceased. 40% to 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er)s; 40% to 75% is paid for one child (up to 100% for more than one child); and 15% to 60% is paid to parents and siblings.

Benefit adjustment: Benefits are indexed based on changes in civil servant salaries.

**Death grant:** A lump sum of 50 dinars is paid.

### Administrative Organization

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) collects contributions and administers the program through district and local offices.

### Sickness and Maternity

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#### Regulatory Framework

**First laws:** 1958 (social insurance) and 1970 (labor code).

**Current laws:** 1980 (social security), implemented in 1981; 1998 (health); and 2010 (labor code).

**Type of program:** Social insurance (cash and medical benefits) and employer-liability (cash maternity benefit) system.

#### Coverage

##### Social insurance

*Cash sickness and medical benefits:* Employed and self-employed persons.

*Cash maternity benefit:* Self-employed persons.

Exclusions: Employed persons.

**Employer liability:** Employed persons.

Exclusions: Self-employed persons.

#### Source of Funds

##### Insured person

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

*Social insurance (medical benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* None.

##### Self-employed person

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors; pays an additional contribution of 1.425% of gross monthly covered declared earnings.

The minimum monthly earnings used to calculate contributions are 450 dinars.

The maximum monthly earnings used to calculate contributions are the basic salary for the state president.

*Social insurance (medical benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* Not applicable.

##### Employer

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

*Social insurance (medical benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* The total cost.

##### Government

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors; pays an additional contribution of 0.075% of gross monthly declared earnings for self-employed persons.

*Social insurance (medical benefits):* See source of funds under Old Age, Disability, and Survivors.

*Employer liability:* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefit (social insurance):** Must have at least four months of contributions.

**Cash maternity benefit (social insurance):** Must have at least six months of self-employment before the expected date of childbirth and four months of contributions in the last six months.

**Cash maternity benefit (employer liability):** Must provide a medical certificate.

**Pregnancy benefit (social insurance):** There is no minimum qualifying period.

**Birth grant (social insurance):** There is no minimum qualifying period.

**Medical benefits (social insurance):** Must receive sickness benefits, maternity benefits, or a pension.

## Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 60% of the insured's last monthly earnings is paid for up to a year.

**Maternity benefit (social insurance):** 100% of the insured's last monthly covered earnings is paid for up to three months before and three months after the expected date of childbirth.

**Maternity benefit (employer liability):** 100% of the employee's earnings is paid for 14 weeks, including at least six weeks after childbirth; may be extended for an additional two weeks for multiple births.

**Pregnancy benefit (social insurance):** 3 dinars a month is paid from the fourth month of pregnancy until childbirth.

**Birth grant (social insurance):** A lump sum of 25 dinars is paid for each childbirth.

## Workers' Medical Benefits

Benefits include general and specialist care, hospitalization, maternity care, essential medical supplies, and rehabilitation.

Cost sharing: Some cost sharing may be required for certain services.

Medical benefits are provided for up to six months after entitlement to cash benefits ceases.

## Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

## Administrative Organization

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) administers the social insurance program through district and local offices.

## Work Injury

### Regulatory Framework

**First and current laws:** 1958 (social insurance); and 1980 (social security), implemented in 1981.

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

### Coverage

Employed and self-employed persons.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

### Qualifying Conditions

Must be assessed with a work injury or occupational disease.

### Temporary Disability Benefits

70% of the insured's last monthly earnings is paid for up to a year.

### Permanent Disability Benefits

**Permanent disability pension:** For an assessed degree of disability of at least 60%, the pension is 2.5% of the insured's average monthly earnings in the last three years for each of the first 20 years of contributions plus 2% for each year of contributions exceeding 20 years.

The minimum monthly permanent disability pension is 50% of the insured's last monthly earnings plus the value of the minimum monthly old-age pension.

The minimum monthly old-age pension is 450 dinars.

The maximum monthly permanent disability pension is 100% of the insured's last monthly earnings.

Constant-attendance allowance: Up to 25% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of 30% to 59%, the minimum monthly old-age pension multiplied by the assessed degree of disability is paid; for an assessed degree of disability of 5% to 29%, a lump sum of 12 times the minimum monthly old-age pension multiplied by the assessed degree of disability is paid.

### **Workers' Medical Benefits**

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, eyeglasses, and rehabilitation.

### **Survivor Benefits**

See Old Age, Disability, and Survivors.

### **Administrative Organization**

Ministry of Labour and Social Affairs provides general supervision.

Social Security Fund (<https://ssf.gov.ly/>) collects contributions and administers the program through district and local offices.

## **Unemployment**

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### **Regulatory Framework**

The 1980 Social Security Law requires employers to pay a severance benefit of 100% of an employee's earnings for up to six months.

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1998.

**Current law:** 2013 (family allowances).

**Type of program:** Universal system.

### **Coverage**

Resident citizens of Libya.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

### **Qualifying Conditions**

Paid for current and former wives and children younger than age 18 (no limit for an unmarried daughter). The benefit is suspended if living abroad for more than three months.

### **Family Allowance Benefits**

150 dinars a month is paid for each eligible wife; 100 dinars a month for each eligible child.

### **Administrative Organization**

Ministry of Labour and Social Affairs administers the program.