# Syria

Exchange rate: US\$1.00 = 216.55 pounds.

## Old Age, Disability, and Survivors

### **Regulatory Framework**

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

### Coverage

Employees in industry, commerce, and agriculture; selfemployed persons; civil servants and military personnel; freelance workers; household workers; and employers.

Voluntary coverage for Syrians working abroad.

Exclusions: Temporary workers.

### Source of Funds

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

Self-employed person: 21.1% of declared earnings.

Employer: 14.1% of payroll.

Government: None.

### **Qualifying Conditions**

**Old-age pension:** Age 60 (men) or age 55 (women) with at least 15 years of contributions; age 55 (men) or age 50 (women) with at least 20 years of contributions; at any age with at least 25 years of contributions (with at least 15 years of contributions if engaged in physically demanding or dangerous work).

Old-age increment: The insured had at least 30 years of contributions.

**Old-age settlement:** Age 60 (men) or age 55 (women) and does not meet the contribution requirements for the old-age pension.

**Disability pension:** Assessed with a degree of disability of at least 80% and has at least six consecutive months of contributions or 12 nonconsecutive months of contributions. The disability began during employment or within six months after leaving employment but is not due to a work injury.

**Disability benefit (voluntary insurance):** Assessed with a degree of disability of greater than 35%. The disability may be due to a work injury.

**Survivor pension:** The deceased met the contribution requirements for the disability pension or was a pensioner at the time of death. The death was not the result of a work 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 when the insured dies.

Funeral grant: Paid toward the cost of the funeral.

### **Old-Age Benefits**

**Old-age pension:** 2.5% of the insured's base earnings multiplied by the number of years of contributions is paid.

For civil servants and military personnel, the pension is increased by 25% for the first 10,000 pounds of the pension paid; 20% for the next 10,000 pounds, and 10% for any amount above 20,000 pounds.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum pension is the legal minimum wage.

The legal minimum wage is 6,110 pounds (2010).

The maximum monthly pension is 80% of base earnings.

Old-age increment: A lump sum of one month of the pension is paid for each year of contributions exceeding 30 years, up to five months of the pension.

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

### Permanent Disability Benefits

**Disability pension:** 40% of the insured's base earnings plus 2% for each year of covered employment is paid.

The base earnings are the insured's average monthly earnings in the previous year. (Increases or decreases in the insured's salary of more than 15% in a two-year period or 30% in a five-year period are not taken into account.)

The minimum pension is the legal monthly minimum wage.

The legal monthly minimum wage is 6,110 pounds (2010).

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

**Disability benefit (voluntary insurance):** A lump sum of 50% of the insured's covered earnings in the previous year is paid. The benefit is increased by 50% if the insured has a total disability as a result of a work injury.

### **Survivor Benefits**

**Spouse's pension:** 50% of the disability pension the deceased received or was entitled to receive is paid to an

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eligible widow(er); 37.5% with one or more other eligible survivors.

A widow may receive both the spouse's pension and the old-age pension.

**Orphan's pension:** The total orphan's pension is 37.5% of the disability pension the deceased received or was entitled to receive; or 25% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or was entitled to receive; or 50% for each eligible full orphan.

**Dependent parent's pension:** If there is no eligible spouse or orphan, 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent; 12.5% if there is either an eligible spouse or orphan, or both.

All survivor pensions combined must not exceed 80% of the disability pension the deceased received or was entitled to receive.

**Death benefit (voluntary insurance):** A lump sum of 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 a work injury.

**Funeral grant:** A lump sum of three months of the insured's earnings is paid.

The maximum funeral grant is 100 pounds.

### Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.

# Sickness and Maternity

### **Regulatory Framework**

First and current law: 1985 (public service).

**Type of program:** Employer-liability (maternity benefits) and universal (medical benefits) system.

### Coverage

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (employer liability):** Employed persons.

Medical benefits: Residents of Syria.

### Source of Funds

#### **Insured person**

Cash maternity benefits: None.

Medical benefits: None.

#### Self-employed person

Cash maternity benefits: None.

Medical benefits: None.

#### Employer

Cash maternity benefits: The total cost.

Medical benefits: None.

#### Government

Cash maternity benefits: None.

Medical benefits: The total cost.

### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (employer liability):** Must have at least six months of employment with the same employer.

Medical benefits: There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits (employer liability):** 100% of the employee's normal wage is paid for 120 days for the first child, 90 days for the second child, and 75 days for the third child.

Job-protected leave without pay may be requested for up to one year for each child for child care for up to three children. Breastfeeding breaks are provided for up to one hour a day until the child reaches age 1.

### Workers' Medical Benefits

Government clinics and health centers provide limited health services free of charge.

### **Dependents' Medical Benefits**

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

### Administrative Organization

Ministry of Social Affairs and Labor oversees cash maternity benefits.

Ministry of Health provides general supervision and administers medical benefits.

# Work Injury

### **Regulatory Framework**

First and current law: 1959 (social insurance).

Type of program: Social insurance system.

# Coverage

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

Exclusions: Household workers and self-employed persons.

### Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of payroll.

Government: None.

# **Qualifying Conditions**

There is no minimum qualifying period.

### **Temporary Disability Benefits**

80% of the insured's monthly earnings before the injury occurred is paid for the first month; 100% thereafter. The benefit is paid from the day after the injury occurred for up to 12 months.

The minimum monthly benefit is 2,000 pounds.

# **Permanent Disability Benefits**

**Permanent disability pension:** 75% of the insured's average monthly earnings in the previous year is paid for a total disability.

The minimum monthly pension is 458 pounds.

Work injury benefits can be combined with other pension entitlements.

Partial disability pension: For an assessed degree of disability of at least 35%, 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 5.5 years of the partial disability pension is paid.

### Workers' Medical Benefits

Medical benefits include general and specialist care, surgery, hospitalization, drugs, X-rays, appliances, and rehabilitation.

### Survivor Benefits

**Spouse's pension:** If there is no eligible orphan or dependent parent, 62.5% of the disability pension the deceased received or was entitled to receive is paid to an eligible widow(er); 50% if there is an eligible dependent parent but no orphan; 37.5% if there are both eligible orphans and dependent parents.

**Orphan's pension:** The total orphans' pension is 50% of the disability pension the deceased received or was entitled to receive or 37.5% if there is only one eligible orphan. If there are no other eligible survivors, the total orphan's pension is 75% of the disability pension the deceased received or was entitled to receive or 62.5% for each eligible full orphan.

**Dependent parent's pension:** If there is no eligible spouse or orphan, 25% of the disability pension the deceased received or was entitled to receive is paid to each dependent parent; 12.5% if there is either an eligible spouse or orphan, or both.

All survivor pensions combined must not exceed 80% of the disability pension the deceased received or was entitled to receive.

**Funeral grant:** A lump sum of one month of the insured's earnings is paid.

The maximum funeral grant is 80 pounds.

### Administrative Organization

Ministry of Social Affairs and Labor provides general supervision.

Social Insurance Institution (http://taminat.gov.sy/), managed by a tripartite board of directors and a director general, administers the program through regional and district offices.