

## Oman

Exchange rate: US\$1.00 = 0.39 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 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, or United Arab Emirates).

Voluntary coverage for Omani citizens working abroad and self-employed persons.

Exclusions: Foreign workers, household workers, and artisans.

#### Source of Funds

**Insured person:** 7% of monthly salary.

The minimum monthly earnings used to calculate contributions are 225 rials if working in Oman; 200 rials if working abroad.

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

**Self-employed person:** The contribution varies according to income: 6.5% of declared monthly income from 225 rials to 249 rials; 8.5% from 250 rials to 399 rials; 11% from 400 rials to 599 rials; 12% from 600 rials to 799 rials; 13% from 800 rials to 999 rials; 14% from 1,000 rials to 1,199 rials; 15% from 1,200 rials to 1,499 rials; and 16% from 1,500 to 3,000 rials.

**Employer:** 10.5% of monthly salary.

The minimum monthly earnings used to calculate contributions are 225 rials if working in Oman; 200 rials if working abroad.

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

**Government:** 5.5% of monthly salary. For self-employed persons, 13.5% of the self-employed person's declared monthly income from 225 rials to 249 rials; 11.5% from 250 rials to 399 rials; 9% from 400 rials to 599 rials; 8% from 600 rials to 799 rials; 7% from 800 rials to 999 rials;

6% from 1,000 rials to 1,199 rials; 5% from 1,200 rials to 1,499 rials; and 4% from 1,500 to 3,000 rials.

#### 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: Aged 45 to 59 with at least 240 months (men) or 180 months (women) of paid contributions.

**End-of-service benefit:** Age 60 (men) or age 55 (women) with at least 12 months but less than 180 months (120 months for women) of paid contributions.

**End-of-service grant:** The insured meets the qualifying conditions for the old-age pension or the end-of-service benefit.

**Disability pension:** Must have at least six months of contributions before the disability began or at least 12 months of contributions including the three months immediately before the disability began.

**Survivor pension:** The deceased had at least six months of contributions immediately before death or 12 months of contributions including the three months immediately before death.

Eligible survivors include widow(er)s and the eldest son. If there is no eligible widow(er) or son, the pension may be paid to a dependent parent, brother, or sister.

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 upon marriage.

**Funeral grant:** Paid when the insured dies.

**Death grant:** Paid when the insured dies.

#### Old-Age Benefits

**Old-age pension:** 3% of the insured's pensionable salary multiplied by the number of full years of contributions is paid.

The pensionable salary is the insured's average wage in the last five years of employment.

The minimum pension is 202.50 rials.

The maximum pension is 80% of the pensionable salary.

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

**End-of-service benefit:** A lump sum of the insured's last monthly salary for each of the first three years of contributions plus two times the last monthly salary for each subsequent year of contributions is paid.

**End-of-service grant:** A lump sum of the insured's last monthly salary for each year of contributions is paid, up to 10 years. The grant is paid in addition to the old-age pension or the end-of-service benefit.

### **Permanent Disability Benefits**

**Disability pension:** 50% of the insured's earnings when the disability began or the old-age pension the insured would have been entitled to receive, whichever is greater, is paid.

### **Survivor Benefits**

**Survivor pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) and the eldest son. If there is more than one widow, the pension is split equally.

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to eligible sons and daughters.

**Other eligible survivors:** 25% of the old-age or disability pension the deceased received or was entitled to receive is split equally among other eligible survivors.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

**Funeral grant:** A lump sum of the last three months of the deceased's salary or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid, up to 1,000 rials.

**Death grant:** A lump sum of the last three months of deceased's salary or the old-age or disability pension the deceased received or was entitled to receive, whichever is greater, is paid.

### **Administrative Organization**

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

Public Authority for Social Insurance (<http://www.taminat.gov.om>), managed by a 13-member board of directors chaired by the Minister of Manpower, administers the program.

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## **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 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.

### **Temporary Disability Benefits**

100% of the insured's current monthly earnings divided by 30 is paid daily for the first six months; 75% for the next six months; thereafter, a medical committee assesses the capacity for work to determine whether the temporary disability benefit is extended or a permanent disability pension is awarded.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability, 75% of the insured's monthly earnings or the old-age pension the insured would have been entitled to receive, whichever is greater, is paid.

The minimum pension is 202.50 rials.

Partial disability: For an assessed degree of disability of at least 30%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed degree of 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**

**Spouse's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). If there is more than one widow, the pension is split equally.

The widow's pension ceases on remarriage.

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**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive 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 old-age or disability pension the deceased received or was entitled to receive is split equally among other dependents, including the father, mother, brothers up to age 22, and unmarried sisters.

If there is no eligible widow(er), orphan, parent, or sibling, that portion of the survivor pension is split among the other survivors, up to 100% of the old-age or disability pension the deceased received or was entitled to receive.

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