

## Lebanon

Exchange rate: US\$1.00 = 1,500 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1963.

**Type of program:** Social insurance system. Lump-sum benefits only.

#### Coverage

Employees in industry, commerce, and agriculture.

Exclusions: Temporary agricultural employees, all employees who opted in 1965 to continue with coverage under the labor code, citizens of countries without reciprocal agreements, and self-employed persons.

Special system for public-sector employees and teachers.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 8.5% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Paid from age 60 but is compulsory at age 64; at any age with at least 20 years of employment, if a woman marries and leaves employment during the first year of marriage or on death (with at least 6 years of employment).

Reduced benefit: A reduced benefit is paid at any age with 5 to 19 years of employment if the insured leaves employment permanently.

Employment must cease.

**Disability benefit:** Must have an assessed loss of at least 50% of normal working capacity.

**Survivor benefit:** The deceased was covered.

#### Old-Age Benefits

**Old-age benefit:** A lump sum is paid of the final month of earnings (or 1 month of average monthly earnings during the previous 12 months, if greater) multiplied by the number of years of service up to 20 years plus 1.5 months of earnings per year of service beyond 20 years or up to age 64. (To calculate benefits, the insured is credited with up to 20 years of coverage for service before 1963.)

Reduced benefit: A lump sum of 50% of the old-age benefit is paid with 1 to 5 years of contributions; 65% with between 5 and 10 years; 75% with 10 to 15 years; or 85% with between 15 and 20 years.

#### Permanent Disability Benefits

**Disability benefit:** A lump sum of the insured's last month of earnings multiplied by the number of years of service is paid.

The minimum benefit is 20 months of the insured's last month of earnings.

#### Survivor Benefits

**Survivor benefit:** A lump sum of the deceased's final month of earnings multiplied by the number of years of service is paid.

The minimum benefit is six months of the deceased's final month of earnings.

Eligible survivors: The widow (or a widower aged 60 or older or disabled) receives 25% of the benefit; the remaining 75% is split equally among the deceased's children (no minimum or maximum age limit). If there are surviving parents (no minimum or maximum age limit), they receive 10%; the remaining 90% is paid to the widow and children (25% and 75%, respectively). If there is no widow(er) and no children, 50% is paid to the parents and 50% to surviving brothers and sisters. If there are no surviving parents, their portion of the benefit is paid to surviving brothers.

#### Administrative Organization

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers the program through its district offices.

#### Sickness and Maternity

##### Regulatory Framework

**First and current law:** 1963.

**Type of program:** Social insurance system. Cash and medical benefits.

Note: The program for sickness benefits has not been implemented.

##### Coverage

Employees in industry and commerce, certain categories of agricultural employees, and teachers.

Public-sector employees, university students, dock workers, and newspaper sellers are covered for medical benefits only.

Exclusions: Temporary agricultural employees and citizens of countries without reciprocal agreements.

Voluntary coverage for the self-employed and for workers previously covered by the mandatory system but without coverage in their present employment.

### **Source of Funds**

**Insured person:** 2% of earnings.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

**Self-employed person:** 9% of earnings.

The maximum earnings used to calculate contributions are 1,000,000 pounds (1,500,000 pounds for self-employed persons with employees).

**Employer:** 7% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

**Government:** About 25% of the cost of benefits.

### **Qualifying Conditions**

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

**Cash maternity benefits:** The insured must have at least 3 months of coverage in the last 6 months.

**Medical benefits:** The insured must be currently covered.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No benefits are provided.

**Maternity benefit:** Information is not available.

**Funeral grant:** 150% of the minimum wage is paid.

The monthly minimum wage is 500,000 pounds.

### **Workers' Medical Benefits**

The insured receives a partial cash refund for the cost of a doctor's treatment (full refund for maternity care); hospitals under contract with and paid directly by the National Social Security Fund provide service benefits. Benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The fund normally reimburses 80% of the cost of a doctor's treatment (90% of the cost of hospital care and 100% of the cost of maternity care and kidney and cholesterol dialysis), according to a schedule in law.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

### **Dependents' Medical Benefits**

The insured receives a partial cash refund for the cost of a doctor's treatment for a dependent (full refund for maternity care); hospitals under contract with and paid directly by the National Social Security Fund provide service benefits.

Benefits include general and specialist care, hospitalization, maternity care, medicine, and laboratory services.

The fund normally reimburses 80% of the cost of a doctor's treatment (90% of the cost of hospital care and 100% of the cost of maternity care and kidney and cholesterol dialysis), according to a schedule in law.

The duration of benefits is 26 weeks; up to 52 weeks in special cases. For chronic illnesses, including heart disease and cancer, there is no limit to duration.

### **Administrative Organization**

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### **Work Injury**

#### **Regulatory Framework**

**First and current law:** 1943.

**Type of program:** Employer-liability system, involving compulsory insurance with a private carrier.

#### **Coverage**

All wage earners covered by an employment contract.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

Earnings used to calculate contributions are subject to a ceiling.

**Government:** None.

#### **Qualifying Conditions**

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

#### **Temporary Disability Benefits**

75% of the covered worker's daily wage is paid from the day after the accident until full recovery, certification of permanent disability, or death.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If assessed with a disability of more than 50%, the benefit is 33.3% of monthly earnings; if assessed with a disability of 30% to 50%, the benefit is 50% of the full permanent disability benefit; if assessed

with a disability of less than 30%, a lump sum is paid of 3 years of earnings.

**Partial disability:** A percentage of the full benefit (33% of monthly earnings) is paid according to the assessed loss of earning capacity.

**Constant-attendance supplement:** If the insured requires the constant attendance of others to perform daily functions, a set amount is paid according to a schedule in law.

### **Workers' Medical Benefits**

Hospitals under contract with and paid directly by the National Social Security Fund provide medical services. Medical benefits include general and specialist care, hospitalization, medicine, laboratory services, and appliances.

There is no cost sharing for doctors' services.

### **Survivor Benefits**

**Survivor pension:** A lump sum of up to 500 days of the deceased's pay is paid. To calculate benefits, the deceased's pay includes only 25% of the amount above the minimum wage and 12.5% of the amount above twice the minimum wage.

The monthly minimum wage is 500,000 pounds.

Eligible survivors are the widow, an aged or disabled widower, children younger than age 16 (age 25 if a student or disabled), aged or disabled parents, and dependent brothers and sisters.

**Funeral grant:** 150% of the minimum wage is paid.

The monthly minimum wage is 500,000 pounds.

### **Administrative Organization**

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1943.

**Current law:** 1963.

**Type of program:** Employment-related system.

### **Coverage**

Employees and social insurance beneficiaries with a non-working wife or with children.

Coverage extends to up to five children.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 6% of payroll.

The maximum earnings used to calculate contributions are 1,500,000 pounds.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 18 (age 25 if a full-time student or an unmarried, unemployed daughter; no limit if disabled). The wife must not be gainfully employed.

### **Family Allowance Benefits**

**Family allowances:** The maximum monthly allowance is 75% of the minimum wage, including a lump sum of 60,000 pounds paid to the wife and 33,000 pounds paid for each child.

The monthly minimum wage is 500,000 pounds.

### **Administrative Organization**

Ministry of Labor provides general supervision and trusteeship.

National Social Security Fund (<http://www.cnss.gov.lb>), managed by a tripartite board and a director general, administers allowances.