

## Iraq

Exchange rate: US\$1.00 = 1,166 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956 (provident fund).

**Current law:** 1971 (social insurance).

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

Note: Two recent laws (2006 and 2014) have not been fully implemented.

#### Coverage

Employees of enterprises with three or more workers, including cooperative workers.

Exclusions: Self-employed persons, agricultural employees, temporary employees, household workers, and family labor.

Special systems for Kurdistan public-sector employees, employees of semi-governmental agencies including nationalized industries; lawyers, and journalists.

#### Source of Funds

**Insured person:** 4.1% of the insured's monthly wage.

The minimum earnings used to calculate contributions is based on the minimum wage in the insured's profession.

The insured's contributions also finance sickness, maternity, and work injury benefits.

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

**Employer:** 9.9% of monthly payroll. 15% for employers in the oil sector (pensions) and, 4% (social services).

The minimum earnings used to calculate contributions is based on the minimum wage in the insured's profession.

**Government:** A subsidy may be provided.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with 20 years of contributions; at any age with 30 years of contributions.

Employment must cease.

The pension is payable abroad in certain cases.

**Old-age settlement:** Paid if ineligible for an old-age pension.

**Disability pension:** Paid for a permanent or long-term loss of at least 35% of working capacity.

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

Eligible survivors include widow(er)s, orphans, a dependent mother, father, sister, or brother.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the insured's average wage during the last three years times the number of months of contributions, divided by 12 is paid.

**Old-age settlement:** A lump sum of the average monthly wage paid in the last three years times the number of years of service, is paid.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

#### Permanent Disability Benefits

**Disability pension:** 2.5% of the insured's average wage during the last three years times the number of months of contributions, divided by 12 is paid.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

#### Survivor Benefits

**Spouse's pension:** 60% of the old-age or disability pension the deceased received or was entitled to receive is paid to a surviving spouse.

**Orphan's pension:** 40% of the old-age or disability pension the deceased received or was entitled to receive is paid for each son younger than age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter younger than age 17; 60% for a full orphan.

If there are no other survivors, 40% of the old-age or disability pension the deceased received or was entitled to receive is paid for a dependent mother, father, sister, or brother.

The maximum total combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted on an ad hoc basis.

#### Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Under the direction of a tripartite board and a director general, the Labor and Social Security Institute administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1956 (provident fund).

**Current laws:** 1971 (social insurance) and 1987 (labor code).

**Type of program:** Social insurance system (cash and medical benefits).

Note: The information in this branch has not been updated.

### Coverage

**Cash benefits:** Employees of enterprises with three or more workers.

**Medical benefits:** Citizens of Iraq.

Exclusions: Self-employed persons, agricultural employees, household workers, temporary employees, and family labor.

Special system for the Kurdistan region.

### Source of Funds

#### Insured person

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors, above.

**Medical benefits:** None

#### Self-employed person

**Cash benefits:** Not applicable.

**Medical benefits:** None.

#### Employer

**Cash benefits:** 1% of monthly payroll; 3% for employers in the oil industry.

**Medical benefits:** None.

#### Government

**Cash benefits:** A subsidy may be provided.

**Medical benefits:** The total cost.

### Qualifying Conditions

**Cash and medical benefits:** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** 75% of the insured's average wage during the three months before the incapacity began is paid after an eight-day waiting period) for up to six months (may be extended to two years at 100% of wage for incurable or malignant diseases). The employer must pay full wages for the first eight days after the incapacity began.

**Maternity benefit:** 100% of the insured's wage is paid for at least 10 weeks, including at least four weeks before the expected date of childbirth; 75% of wages for a nine-month extension if there are complications resulting from childbirth.

**Maternity leave:** 50% of the wages at any time during the first four years of the child's life is paid for up to six months. The benefit is paid for the first child only.

**Maternity grant:** If leaving employment because of pregnancy, a lump sum of one month's benefit for each year of contributions is paid.

### Workers' Medical Benefits

Government health care centers and hospitals funded by the Labor and Social Security Institute provide health care services. Benefits include general and specialist care, hospitalization, surgery, medicines, X-rays, appliances, laboratory services, and rehabilitation.

A small private health care sector exists.

### Dependents' Medical Benefits

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

### Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Under the direction of a tripartite board and a director general, the Labor and Social Security Institute administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1936.

**Current law:** 1971 (social insurance).

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

Note: The information in this branch has not been updated.

### Coverage

Employees of enterprises with five or more workers; all enterprises, survivor pensions only.

Exclusions: Self-employed persons, agricultural employees, household workers, family labor, and temporary employees. (Some employees are covered under the 1936 legislation.)

Special system for the Kurdistan region.

### Source of Funds

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

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

**Employer:** 2% of monthly payroll; 3% for employers in the oil industry.

**Government:** A subsidy may be provided.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

100% of the last wage before the disability began (and the insured paid contributions) is paid after an eight-day waiting period until recovery or certification of permanent disability. The employer must pay full wages for the first eight days after the disability began.

### **Permanent Disability Benefits**

**Permanent disability pension:** 80% of the insured's average wage is paid if the insured is assessed with a total disability.

The minimum disability pension is equal to the minimum wage in the insured's profession.

Partial disability: For an assessed disability of at least 32%, a percentage of the full pension is paid according to the assessed degree of disability; for an assessed disability of less than 32%, a lump sum of four years' of the insured's partial disability pension is paid.

### **Workers' Medical Benefits**

The Ministry of Health, local authorities, and private clinics provide health care services. Benefits include general medical care, home visits, surgery, specialist care, hospitalization, and prescribed medicines.

### **Survivor Benefits**

**Spouse's pension:** 60% of the permanent total disability pension the deceased received or was entitled to receive is

paid. A lump sum of four years of the partial disability pension the deceased received or was entitled to receive is paid to the widow or to a dependent disabled widower.

**Orphan's pension:** 40% of the pension the deceased received or was entitled to receive is paid (60% if a full orphan) for each son younger than age 17 (age 27 if a student; no limit if disabled) and each unmarried daughter under age 17.

If there are no other survivors 40% of the deceased's pension is paid for a dependent mother, father, sister, or brother younger than age 16.

The maximum survivor pension is 100% of the deceased's pension.

### **Administrative Organization**

Ministry of Labor and Social Affairs provides general supervision.

Labor and Social Security Institute administers contributions and benefits.

### **Unemployment**

---

#### **Regulatory Framework**

**First and current law:** 1964.

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

Health and welfare fund is authorized under the 1964 law to provide employment assistance.

### **Family Allowances**

---

#### **Regulatory Framework**

The Ministry of Labor and Social Affairs provides services and cash benefits to the most needy citizens.