

Iraq

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1956 (provident fund).

Current laws: 1971 (social insurance), 2014 (retirement), and 2014 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Social assistance (social welfare program): Citizens and residents of Iraq with household per capita income below the national poverty line.

The national per capita poverty line is 105,000 dinars a month (2014).

Source of Funds

Insured person

Social insurance: 4.1% of monthly earnings.

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.

Social assistance: None.

Self-employed person

Social insurance: Not applicable.

Social assistance: None.

Employer

Social insurance: 9.9% of monthly payroll; 15% of monthly payroll for employers in the oil sector.

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

Social assistance: None.

Government

Social insurance: A subsidy may be provided.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 (men) or age 55 (women) with at least 20 years of contributions; at any age with at least 30 years (men) or 25 years (women) of contributions.

Employment must cease.

The pension is payable abroad in certain cases.

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

Social welfare program old-age allowance (social assistance, means tested): Age 60 (men) or age 55 (women), unable to work, and does not qualify for any social insurance pension.

Disability pension (social insurance): Assessed with a permanent or long-term loss of working capacity of at least 91%.

Partial disability: Assessed with a permanent or long-term loss of working capacity of 35% to 90%.

Social welfare program disability allowance (social assistance, means tested): Unable to work due to illness or physical or mental disability and does not qualify for any social insurance pension.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or full disability pension (assessed disability of at least 91%) at the time of death.

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

Social welfare program survivor allowance (social assistance, means tested): Paid to widows and divorced women older than age 63, to women who were abandoned by their husbands or whose husbands are missing, and to full orphans younger than age 18. Must not qualify for any social insurance pension.

Old-Age Benefits

Old-age pension (social insurance): 2.5% of the insured's average monthly earnings during the last three years multiplied by the number of months of contributions, divided by 12 is paid.

Old-age settlement (social insurance): A lump sum of the average monthly earnings paid in the last three years times the number of years of service, is paid.

Social welfare program old-age allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Permanent Disability Benefits

Disability pension (social insurance): 2.5% of the insured's average monthly earnings 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.

Social welfare program disability allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Survivor Benefits

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

Orphan's pension (social insurance): 40% of the social insurance 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 social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a dependent mother, father, sister, or brother.

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

Social welfare program survivor allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

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

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Department of Social Security and Pensions for Workers administers the social insurance program.

Social Protection Authority Administers the social assistance program.

Ministry of Planning determines the national poverty line.

Sickness and Maternity

Regulatory Framework

First law: 1956 (provident fund) and 1987 (labor code).

Current laws: 1971 (social insurance) and 2015 (labor code).

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

Coverage

Cash benefits: Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Medical benefits: Citizens of Iraq.

Source of Funds

Insured person

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

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. Must provide a medical certificate for cash sickness benefits.

Sickness and Maternity Benefits

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

Maternity benefit: 100% of the insured's earnings is paid for 14 weeks, beginning up to eight weeks before the expected date of childbirth; may be extended for up to nine months for multiple births or if there are complications resulting from childbirth.

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 Department of Social Security and Pensions for Workers 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.

Department of Social Security and Pensions for Workers administers the programs.

Work Injury

Regulatory Framework

First law: 1936.

Current laws: 1971 (social insurance) and 2015 (labor code).

Type of program: Social insurance system.

Note: This information is more than 10 years old.

Coverage

Employed persons.

Exclusions: Self-employed persons.

Special systems for public-sector employees and military and police personnel.

Source of Funds

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

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

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's last earnings 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 earnings is paid if the insured is assessed with a total disability.

The minimum disability pension is 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.

Department of Social Security and Pensions for Workers administers contributions and benefits.

Unemployment

Regulatory Framework

Labor law (2015) requires employers to provide severance pay in cases of company closure or downsizing, death of the employer or employee, mutual termination of a contract, employee resignation or retirement, prolonged illness (more than six months) or incapacity (at least 75%). The amount is two weeks' pay for each year of service.

Family Allowances

Regulatory Framework

First and current law: 2014 (social protection).

Type of program: Social assistance system.

Coverage

Citizens and residents of Iraq with household per capita income below the national poverty line.

The national per capita poverty line is 105,000 dinars a month (2014).

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Social welfare program family allowance (social assistance, means tested): Paid to the family of a person who has been incarcerated for at least a year; an unmarried woman older than age 35 or older than age 18 and not living with her parents; a ward of the state; and married couples who are students. Must not qualify for any social insurance pension.

Family Allowance Benefits

Social welfare program family allowance (social assistance, means tested): The difference between monthly household per capita income and 105,000 dinars is paid, up to 420,000 dinars a month for a family with at least four members.

The allowance ceases if the insured leaves Iraq for more than six months or refuses to attend work training programs (if the insured is capable of work).

Administrative Organization

Ministry of Labor and Social Affairs provides general supervision.

Social Protection Authority administers the program.