

Qatar

Exchange rate: US\$1.00 = 3.64 riyals.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 2002 (retirement and pensions), implemented in 2003.

Current laws: 2002 (retirement and pensions), implemented in 2003, and 2007 (extension of protection to Gulf Cooperation Council citizens working abroad).

Type of program: Social insurance system.

Coverage

Citizens of Qatar working in the public sector, some categories of the private sector, or in one of the Gulf Cooperation Countries (Bahrain, Kuwait, Oman, Saudi Arabia, or United Arab Emirates).

Exclusions: Self-employed persons; and household, family, and foreign workers.

Special system for military personnel.

Source of Funds

Insured person: 5% of gross earnings.

Self-employed person: Not applicable.

Employer: 10% of gross payroll.

Government: Contributes as an employer; covers administrative costs and any deficit.

Qualifying Conditions

Old-age pension: Age 60 with 15 years of contributions.

Early pension: Age 40 with 15 years of contributions.

Old-age settlement: Paid if the insured does not meet the contribution requirements for an old-age pension.

Disability pension: Younger than age 60 and assessed with a total incapacity for work.

Survivor pension: The deceased was in covered employment or was a pensioner at the time of death.

Survivor settlement: Paid if the deceased did not qualify for a survivor pension.

Eligible survivors include the widow(er), unmarried daughters and granddaughters of any age, sons and grandsons up to age 21 (age 26 if a full-time student, no limit if disabled), parents, and siblings.

The survivor pension for female survivors ceases upon marriage or remarriage.

Old-Age Benefits

Old-age pension: 5% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers) is paid for each year of contributions.

The minimum monthly pension is 75% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers).

The maximum monthly pension is 100% of the insured's average gross monthly earnings in the last five years before retirement (last gross monthly salary for public-sector workers).

Early pension: The pension is reduced by 2% (if the insured resigns) to 2.5% (if the insured is dismissed for disciplinary reasons) for each year that the pension is taken before the normal retirement age.

Old-age settlement: A lump sum of the insured's contributions is paid.

Permanent Disability Benefits

Disability pension: The pension is 5% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers) multiplied by the number of years of contributions or 15 years (20 years for a nonwork-related disability), whichever is greater.

For a work-related disability, a full pension is paid regardless of contributory period.

The minimum monthly pension is 75% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers).

The maximum monthly pension is 100% of the insured's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers).

Survivor Benefits

Survivor pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) with no children (100% is split equally if there is more than one widow); 33.3% with one or more children (50% is split equally if there is more than one widow).

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid for one eligible orphan; 66.7% is split equally for more than one orphan; 75% for a full orphan (100% is split equally for more than one full orphan).

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Other eligible survivors: 16.7% to 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to other eligible survivors.

All survivor benefits combined must not exceed 100% of the deceased's average gross monthly earnings in the last five years before the disability began (last gross monthly salary for public-sector workers).

Survivor settlement: A lump sum of the deceased's contributions is paid.

Administrative Organization

Ministry of Finance (<https://www.mof.gov.qa/>) provides general supervision.

General Retirement Social Insurance Authority administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1996 (health), 2004 (labor code), and 2013 (health insurance).

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

Note: The 2013 health insurance law has been repealed.

Coverage

Cash sickness and maternity benefits (employer liability): Private-sector employees.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

Medical benefits: Citizens of Qatar.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: Not applicable.

Medical benefits: None.

Employer

Cash benefits: The total cost.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have been employed for at least three months and provide a medical certificate.

Cash maternity benefits (employer liability): Must have been employed with the same employer for at least one year.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for up to two weeks; 50% thereafter, up to four additional weeks.

Maternity benefit: 100% of the employee's earnings is paid for 50 days, including at least 35 days after childbirth.

Workers' Medical Benefits

Inpatient, outpatient, and long-term care are provided. Benefits include preventive care, emergency treatment, specialist care (such as maternity care, gynecology, and ophthalmology), physical therapy, occupational therapy, speech therapy, radiology, laboratory services, and medicine.

Cost sharing: There is no cost sharing.

Dependents' Medical Benefits

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

Administrative Organization

Cash benefits

Ministry of Administrative Development, Labor, and Social Affairs provides general supervision and oversight.

Employers provide benefits directly to their employees.

Medical benefits

Ministry of Health (<https://www.moph.gov.qa/>) provides general supervision.

Work Injury

Regulatory Framework

First and current law: 2004 (labor code).

Type of program: Employer-liability system.

Coverage

Private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

100% of the employee's earnings is paid for up to six months; 50% of earnings thereafter until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability benefit (employer liability): For a total disability, a benefit is paid according to Islamic law.

Partial disability: A percentage of the permanent disability benefit is paid according to the assessed degree of disability.

Workers' Medical Benefits

Necessary medical treatment is provided.

Survivor Benefits

100% of the permanent disability benefit the deceased received or was entitled to receive is paid to eligible survivors.

Eligible survivors are determined according to Islamic law.

Administrative Organization

Ministry of Administrative Development, Labor, and Social Affairs provides general supervision.