

Sudan

Exchange rate: US\$1.00 = 47 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1919 (pensions ordinance) and 1974 (social insurance).

Current law: 2016 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Voluntary coverage for citizens of Sudan working abroad.

Exclusions: Household workers, family labor, home-based workers, farmers, foresters, and unpaid apprentices.

Special systems for judges and military and police personnel.

Source of Funds

Insured person: 8% of gross monthly earnings (including cost-of-living, travel, and accommodation allowances); 23% for the voluntarily insured.

Self-employed person: 25% of monthly declared earnings.

The minimum monthly earnings used to calculate contributions are 1,500 pounds.

The maximum monthly earnings used to calculate contributions are 20,000 pounds.

The self-employed person's contributions also finance work injury benefits.

Employer: 17% of gross monthly payroll (including cost-of-living, travel, and accommodation allowances).

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 20 years of contributions. The normal retirement age is reduced for arduous work.

Employment must cease.

Early pension: Age 50 (any age if involuntarily unemployed due to economic factors, such as downsizing) with at least 20 years of contributions.

Disability pension: Must be younger than the normal retirement age, be assessed with a permanent total disability, and have been in covered employment in the last year. There is no minimum qualifying period.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er); unmarried, non-working daughters; sons younger than age 18 (age 26 if a student, no limit if disabled); dependent parents; dependent brothers younger than age 18 (age 26 if a student, no limit if disabled); and unmarried, nonworking sisters.

Death grant: Paid to eligible survivors when an insured person or pensioner dies.

Eligible survivors include a widow(er); unmarried, non-working daughters; sons younger than age 18 (age 26 if a university student, no limit if disabled); and dependent parents. If there is no other eligible survivor, the grant is paid to a dependent brother younger than age 18 (age 26 if a student, no limit if disabled) or to an unmarried, nonworking sister.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the last three years before retirement is paid for every 12 months of contributions.

The minimum monthly old-age pension is 40% of the insured's average monthly earnings in the last three years before retirement.

The maximum monthly old-age pension is 83.33% of the insured's average monthly earnings in the last three years before retirement.

The old-age pension may be partially paid as a lump sum.

Early pension: The old-age pension is reduced by 15% if the insured is aged 50 to 54 or by 10% if aged 55 to 59.

Permanent Disability Benefits

Disability pension: 50% of the insured's average monthly earnings in the last three years before the disability began or 2% of the same earnings for every 12 months of contributions, whichever is greater, is paid.

The maximum monthly disability pension is 83.33% of the insured's average monthly earnings in the last three years before the disability began.

Survivor Benefits

Survivor pension

Spouse's pension: 30% of the old-age or disability pension the deceased's received or was entitled to receive is paid to a widow(er); 50% if there is either an eligible orphan or parent; 75% if there are no eligible orphans and parents but there are other eligible survivors; 100% if there are no other

eligible survivors. If there is more than one widow, the pension is split equally.

Orphan's pension: 40% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans; 50% if there is either an eligible widow(er) or parent; 70% if there is no widow(er) but there are eligible parents; 100% if there are no other eligible survivors.

Other eligible survivors: 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to eligible parents; 50% if there is an eligible widow(er) or orphan; 75% if there is no widow(er) or orphan but there are eligible brothers and sisters; 100% if there are no other eligible survivors.

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

Death grant: A lump sum of four times the insured's average monthly earnings in the three years before death is paid if the deceased was insured at the time of death; two months of the old-age or disability pension if the deceased was a pensioner.

Administrative Organization

Ministry of Insurance and Social Development provides general supervision.

National Pensions and Social Insurance Fund collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1971 (health insurance).

Current laws: 1997 (labor code), 2004 (health insurance), and 2016 (health insurance fund).

Type of program: Social insurance (medical benefits) and employer-liability (cash benefits) system.

Note: The 2016 law includes a social assistance measure to extend the coverage of medical benefits to certain vulnerable persons. Under this measure, the government and the Zakat fund pay the total cost of social insurance contributions for poor households.

Coverage

Social insurance: Public- and private-sector employees and self-employed persons.

Employer liability: Employed persons, including public-sector employees not covered by a special system.

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

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

Source of Funds

Insured person

Social insurance (medical benefits): 4% of gross earnings.

Employer liability (cash benefits): None.

Self-employed person

Social insurance (medical benefits): Pays a contribution.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (medical benefits): 6% of gross payroll.

Employer liability (cash benefits): The total cost.

Government

Social insurance (medical benefits): Provides subsidies as needed; contributes as an employer.

Employer liability (cash benefits): None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (employer liability): Must have been employed for at least three consecutive months before the incapacity began and provide a medical certificate issued by a registered medical practitioner.

Cash maternity benefit (employer liability): Must have at least six months of employment.

Medical benefits (social insurance): Must have made a minimum number of contributions.

Eligible dependents include a spouse, sons younger than age 18 (or until the completion of an undergraduate degree), and unmarried daughters of any age.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's last monthly earnings is paid for the first three months of incapacity; 50% for the next three months; and 25% for up to three additional months. Thereafter, the employee is entitled to unpaid sick leave.

Maternity benefit (employer liability): 100% of the employee's last monthly earnings is paid for eight weeks.

Workers' Medical Benefits

Medical benefits (social insurance): Benefits include medical treatment, surgery (except heart surgery and organ transplantation), hospitalization, medicine, laboratory

services, ophthalmologic and optician services, and some dental care.

Dependents' Medical Benefits

Medical benefits (social insurance): Benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Administrative Reform provides general supervision.

Federal Ministry of Health is responsible for health policy.

Ministries of Health and Social Affairs at the state level provide general supervision of medical benefits.

Employers pay cash benefits directly to employees.

National Health Insurance Fund (<http://www.nhif.gov.sd/ar/>) administers the social insurance program and contracts with private and public clinics and hospitals to provide medical care.

Work Injury

Regulatory Framework

First law: 1947.

Current law: 2016 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Exclusions: Household workers, family labor, home-based workers, farmers and foresters, unpaid apprentices, and prisoners working in prison workshops.

Special systems for judges and military and police personnel.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

No statutory benefits are provided.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 83.33% of the insured's average monthly earnings in the three years before the disability began is paid.

Constant-attendance allowance: 50% of the permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

Workers' Medical Benefits

No statutory benefits are provided.

Survivor Benefits

Survivor pension: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Insurance and Social Development provides general supervision.

National Pensions and Social Insurance Fund collects contributions and administers the program.

Unemployment

Regulatory Framework

Under the labor code (1997), employers are required to provide severance pay to employees with at least three years of continuous employment with the same employer. The payment amount varies depending on the number of years of service: one month of the employee's monthly basic earnings is paid for each year of service from three to nine years, plus 1.5 times monthly basic earnings for each year of service from 10 to 14 years, plus 1.75 monthly basic earnings for each year of service exceeding 15 years. The maximum payment amount is 36 months of the employee's basic monthly earnings.