

Egypt

Policies as of 1 July 2024. Updated via a country survey and desk review.

Currency: Egyptian pound (EGP)

Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview and notes
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, disability and survivors

Branch overview

Type of programme	Programme name	Additional information
Social insurance	Old Age, Disability, and Death Insurance	The social insurance death grant is paid to self-employed persons and pensioners. For other categories of employees covered under the social insurance programme, employers pay the total cost of the death grant (see employer-liability system).
Employer-liability system	Death grant	Employers pay the total cost of the death grant for public- and private-sector employees and civil servants.

Branch notes

Special systems	A special system exists for military personnel.
Other branch notes	Social Insurance and Pensions Law no. 148 of 2019 went into effect on 1 January 2020. The law replaced and consolidated 4 previous laws into 1 unified framework. Among other changes, the law merged the previous basic and variable pensions (for old age, disability, and survivors) into a single pension. A voluntary complementary pension programme exists for insured persons with earnings exceeding the maximum monthly contributory wage (see Annex). Additional support is available to persons aged 65 or older, persons unable to work or with a reduced ability to work due to a certified severe disability or chronic illness, and orphans younger than age 18 without family support. See Family allowance (Karama Programme; Social assistance) under Family and household benefits for further details.

Regulatory framework

Year	Law name and number
2019 implemented in 2020	Social Insurance and Pensions Law no. 148

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Public- and private-sector employees; self-employed persons, including sole proprietors, owners of limited liability companies, members of cooperatives, farmers, and certain other designated categories of self-employed persons; civil servants; and casual workers.	Citizens of Egypt working abroad.	No exclusions.	All legal residents are covered.
Employer liability	Public- and private-sector employees, and civil servants.		Self-employed persons.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: 9% plus 1% for the end-of-service lump-sum benefit (public- and private-sector employees, and civil servants). Note: 21% plus 1% for citizens working abroad. Employer: 12% plus 1% for the end-of-service lump-sum benefit (public- and private-sector employees, and civil servants). Note: None for employers of casual workers and citizens working abroad. Higher rates apply to employers of persons working in certain arduous and hazardous occupations.	Monthly contributory wage. Minimum: Minimum monthly contributory wage (see Annex). Maximum: Maximum monthly contributory wage (see Annex).	Contributes 12% for irregular workers.	The combined employee and employer contribution rate (not including contributions for the end-of-service benefit) will increase by 1% in January 2027 and every 7 years thereafter until reaching 26%. The increase will be split equally between employees and employers.
Self-employed	21%.			

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Employer liability				
Employees (+)	Covered person: None. Employer: The total cost.			

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Old-age benefits

Old-age pension - Social insurance

Qualifying conditions

Age requirements	Age 60 for public- and private-sector employees, civil servants, and citizens working abroad; age 65 for self-employed persons and irregular workers.	Legislated increase: The retirement age for public- and private-sector workers, civil servants, and citizens working abroad will gradually rise to age 65 from 2032 to 2040.
Minimum qualifying period	At least 120 months of contributions.	Legislated increase: The minimum qualifying period will increase to 180 months in 2025.
Employment conditions	Employment may continue (no work or earnings limits).	
Reduced requirements for childrearing periods	Periods of maternity leave are credited as months of contributions (public- and private-sector employees and civil servants).	
Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	The retirement age may be reduced for workers in certain arduous or hazardous occupations.	

Benefit details

Benefit calculation rules	Wage replacement
Amount	A benefit is paid based on the insured's reference earnings, the years of contributions, and an actuarial coefficient that varies based on age.
Minimum benefit	65% of the minimum monthly contributory wage (see Annex).
Maximum benefit	80% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly covered earnings adjusted for inflation (for periods of service from January 2020 onwards). For periods of service before January 2020, reference earnings are generally based on a combination of the insured's average monthly earnings in the last 2 years or in the 5 years before the last 2 years (whichever is lower) and over the total contribution period.
Minimum reference earnings	No minimum.
Maximum reference earnings	The maximum monthly contributory wage (see Annex).
Benefit adjustments	Legally mandated annually. Adjusted annually in July by presidential decree based on the inflation rate, up to a maximum annual increase of 15%.

Early pension

Name	Qualifying conditions	Amount
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Early old-age pension	Age: At any age. Legislated increases: None. Other qualifying conditions: Must have at least 240 months of contributions (increasing to 300 months in 2025) and be entitled to a monthly pension that is at least equal to the minimum monthly contributory wage (see Annex) or 50% of the insured's last monthly covered earnings, whichever is greater. Employment conditions: An early pensioner may resume work and receive an early pension.	A reduced pension is paid based on an accrual rate that varies depending on the age of retirement.
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Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
End-of-service lump-sum benefit	Paid when the insured first receives the old-age pension or old-age settlement (public- and private-sector employees and civil servants).	For service from January 2020 onwards, a lump sum of the insured's account balance (total employee and employer contributions plus accrued interest) is paid. For service prior to January 2020, a lump sum of (generally) 1 month of the insured's reference monthly base earnings is paid for each year of contributions.

Reduced benefit for insufficient contributions

Name	Qualifying conditions	Amount
Old-age settlement	Paid at the standard retirement age if the insured does not meet the qualifying conditions for an old-age pension.	A lump sum of 15% of the reference earnings is paid for each month of contributions plus an additional amount based on the average return on Treasury bills.

Social solidarity benefit - Social assistance

See Family and household benefits.

Family allowance - Social assistance

See Family and household benefits.

Disability benefits

Disability pension - Social insurance

Qualifying conditions	
Qualifying conditions	Must be assessed with a permanent total or partial disability and an incapacity for any gainful employment (public- and private-sector employees and civil servants); a total disability (self-employed persons, citizens of Egypt working abroad, and casual workers); or a total disability that began within a year after employment ceased for employees younger than the standard retirement age and employees with at least 120 months (increasing to 180 months in January 2025) of contributions. Must have at least 3 consecutive months or a total of 6 months of contributions (there is no minimum qualifying period for public-sector employees, civil servants, certain private-sector employees, and employees

	younger than the standard retirement age with at least 120 months [increasing to 180 months in January 2025] of contributions).	
Employment conditions	Employment may continue for certain categories of pensioners.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	A benefit is paid based on the insured’s reference wage, the years of contributions, and an actuarial coefficient that varies based on age.	
Minimum benefit	65% of the minimum monthly contributory wage (see Annex).	
Maximum benefit	80% of the reference wage.	
Reference earnings for benefit calculation	The insured’s average monthly covered earnings adjusted for inflation (for periods of service from January 2020 onwards). For periods of service before January 2020, reference earnings are generally based on a combination of the insured’s average monthly earnings in the last 2 years or in the 5 years before the last 2 years (whichever is lower) and over the total contribution period.	
Minimum reference earnings	No minimum.	
Maximum reference earnings	The maximum monthly contributory wage (see Annex).	
Benefit adjustments	Legally mandated annually. Adjusted annually in July by presidential decree based on the inflation rate, up to a maximum annual increase of 15%.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance allowance	Paid if a total disability pensioner requires the constant attendance of others to perform daily functions.	20% of the pension.
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
End-of-service lump-sum benefit	Paid when the insured first receives the disability pension (public- and private-sector employees and civil servants).	For service from January 2020 onwards, a lump sum of the insured’s account balance (total employee and employer contributions plus accrued interest) is paid. For service prior to January 2020, a lump sum of (generally) 1 month of the insured’s reference monthly base earnings is paid for each year of contributions.
Additional compensation	Paid to disability pensioners with a permanent total or partial disability and an incapacity for any gainful employment (public- and private-sector employees and civil servants);or a total disability (self-employed persons, citizens of Egypt working abroad, and casual workers).	12 times the reference wage multiplied by an age coefficient.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Disability settlement	Paid if the insured is assessed with a total disability but does not meet the qualifying	A lump sum of 15% of the reference earnings is paid for each month of contributions plus an additional amount based on the average return on Treasury bills.

conditions for an old-age or disability pension.

Survivor benefits

Survivor pension - Social insurance

Qualifying conditions

Qualifying conditions	The deceased was in covered employment at the time of death (public- and private-sector workers, civil servants, self-employed persons, citizens of Egypt working abroad, and casual workers); was younger than the standard retirement age and died within a year after employment ceased; or was younger than the standard retirement age with at least 120 months (rising to 180 months in January 2025) of contributions and died at least a year after employment ceased. Must have at least 3 consecutive months or a total of 6 months of contributions (there is no minimum qualifying period for public-sector employees, civil servants, certain private-sector employees, and employees younger than the standard retirement age with at least 120 months [increasing to 180 months in January 2025] of contributions).
Eligible survivors	A widow(er), an unmarried daughter, a son younger than age 21 (age 24 or 26 if a student, depending on degree programme; any age if incapable of any work), parents, and certain dependent brothers and sisters.
Remarriage conditions	The pension ceases upon remarriage. Remarriage settlement: No remarriage settlement is paid.

Benefit details

Benefit calculation rules	Wage replacement
Amount	A benefit is paid based on the deceased's reference wage, the years of contributions, and an actuarial coefficient that varies based on age.
Minimum benefit	65% of the minimum monthly contributory wage (see Annex).
Maximum benefit	80% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly covered earnings adjusted for inflation (for periods of service from January 2020 onwards). For periods of service before January 2020, reference earnings are generally based on a combination of the insured's average monthly earnings in the last 2 years or in the 5 years before the last 2 years (whichever is lower) and over the total contribution period.
Minimum reference earnings	No minimum.
Maximum reference earnings	The maximum monthly contributory wage (see Annex).
Benefit adjustments	Legally mandated annually. Adjusted annually in July by presidential decree based on the inflation rate, up to a maximum annual increase of 15%.
Schedule of payments	Monthly.
Benefit duration	Age restrictions apply for sons and dependent brothers, who must meet the same age requirements as sons (see qualifying conditions).

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
End-of-service lump-sum benefit	Paid when a survivor first receives the survivor pension (public- and private-sector employees and civil servants).	For service from January 2020 onwards, a lump sum of the insured's account balance (total employee and employer contributions plus accrued interest) is paid. For service prior to January 2020, a lump sum of (generally) 1 month of the insured's reference monthly base earnings is paid for each year of contributions.
Additional compensation	Paid if the insured was in covered employment at the time of death.	12 times the reference wage multiplied by an age coefficient.

Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Survivor settlement	Paid if the deceased did not meet the qualifying conditions for the survivor pension.	A lump sum of 15% of the reference earnings is paid for each month of contributions plus an additional amount based on the average return on Treasury bills.

Death grant - Social insurance	
Qualifying conditions	
Qualifying conditions	Paid when an insured person or pensioner dies.
Eligible survivors	A widow(er), an unmarried daughter, a son younger than age 21 (age 24 or 26 if a student, depending on degree programme; any age if incapable of any work), parents, and certain dependent brothers and sisters.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	A lump sum of 3 months of the reference earnings or the old-age or disability pension the deceased received.
Reference earnings for benefit calculation	The insured's last monthly covered earnings.

Death grant - Employer liability	
Qualifying conditions	
Qualifying conditions	Paid when an insured person dies.
Eligible survivors	A widow(er), an unmarried daughter, a son younger than age 21 (age 24 or 26 if a student, depending on degree programme; any age if incapable of any work), parents, and certain dependent brothers and sisters.
Benefit details	
Benefit details	See benefit details under Death grant (social insurance) above.

Funeral grant - Social insurance	
Qualifying conditions	
Qualifying conditions	Paid when an old-age or disability pensioner dies.
Eligible survivors	A widow(er) or, in the absence of any widow(er), to the eldest adult child or the person who paid for the funeral.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	A lump sum of 3 months of the pension.

Administrative organization		
Organization	Role in relation to programme	Related programme(s) programmes
National Organization for Social Insurance	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance, Employer liability
Employers	Payment/delivery of benefits. Note: Pay benefits to employees.	Employer liability

Health and long-term care benefits

Branch overview

Type of programme	Programme name
Social insurance	Sickness Insurance

Branch notes

Branch notes	Long-term care benefits: A constant attendance allowance is paid as a supplement to the Disability pension (see details under Old age, disability and survivors).
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Regulatory framework

Year	Law name and number	Additional information
2018 (see additional information)	Universal Health Insurance Law no. 2	The Universal Health Insurance Law is being gradually implemented beginning in 2018. By 2032, it will extend the coverage of medical benefits to all citizens regardless of their ability to contribute and reorganize the administration and financing of health insurance.
2019 implemented in 2020	Social Insurance and Pensions Law no. 148	

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Public- and private-sector employees; self-employed persons, including sole proprietors, owners of limited liability companies, members of cooperatives, farmers, and certain other designated categories of self-employed persons; civil servants; casual workers; and pensioners (including beneficiaries of a survivor pension).	No possibility of voluntary coverage.	None.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions	Additional information
Social insurance				
Employees (+)	Covered person: 1% (public- and private-sector employees, and civil servants). Note: 4% (casual workers); 1% (pensioners); 2% (beneficiaries of a survivor pension). Employer: 3.25% (private-sector employees). Note: 3% (public-sector employees and civil servants); none (casual workers).	Monthly contributory wage; the monthly pension for pensioners. Minimum: Minimum monthly contributory wage (see Annex). Maximum: Maximum monthly contributory wage (see Annex).	None.	Contributions also finance "Sickness insurance" benefits listed under Sickness and maternity.
Self-employed	4%.	Monthly contributory income.	None.	Contributions also finance "Sickness insurance" benefits listed under Sickness and maternity.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Health benefits

Medical benefits - Social insurance

Qualifying conditions	
Qualifying conditions	Must have at least 3 consecutive months or a total of 6 months (including the last 2 months) of contributions before the benefit is claimed. There is no minimum qualifying period for public-sector employees, civil servants, and pensioners.
Eligible dependents	Dependents are not covered.
Benefit details	
Services covered	Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.
Approved service providers and service conditions	The Health Insurance Organization provides medical treatment and care.
Cost sharing	No patient charges.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programme (s)
National Organization for Social Insurance	General supervision and regulation; Collection of contributions.	Social insurance
Health Insurance Organization	Programme administration and delivery. Note: Provides treatment and care through its network of hospitals.	Social insurance

Sickness and maternity

Branch overview

Type of programme	Programme name
Social insurance	Sickness insurance

Branch notes

Branch notes	A new labour law will go into effect on 1 September 2025. Among other changes, the law will extend coverage (including to casual workers, domestic workers, part-time workers, and informal-sector workers), increase the duration of maternity benefits to 120 days, and introduce 1 day of paternity leave for new fathers. Coverage is gradually being extended to self-employed persons.
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Regulatory framework

Year	Law name and number
1978	Public Sector Employees Regulation Law No.48
2016	Civil Service Law no. 81
2019 implemented in 2020	Social Insurance and Pensions Law no. 148

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Public- and private-sector employees; self-employed persons, including sole proprietors, owners of limited liability companies, members of cooperatives, farmers, and certain other designated categories of self-employed persons; civil servants; casual workers; and pensioners (including beneficiaries of a survivor pension).	No possibility of voluntary coverage.	None.	All legal residents are covered.

Source of funds

Programme name	Persons covered [1]	Notes
Social insurance	Employees (+)	Financing is reported under "Health and long-term care benefits" (see "Social insurance").
Social insurance	Self-employed	Financing is reported under "Health and long-term care benefits" (see "Social insurance").

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Sickness benefits

Sickness benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Must have at least 3 consecutive months or a total of 6 months (including the last 2 months) of contributions before the benefit is claimed. There is no minimum qualifying period for public-sector employees, civil servants, and pensioners.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	75% of the reference earnings is paid for the first 90 days; 85% for an additional 90 days.
Minimum benefit	Minimum monthly contributory wage (see Annex).
Reference earnings for benefit calculation	The insured's daily covered earnings.
Minimum reference earnings	Minimum monthly contributory wage (see Annex).
Maximum reference earnings	Maximum monthly contributory wage (see Annex).
Benefit adjustments	Ad hoc adjustments.
Schedule of payments	Weekly or monthly, depending on the frequency of the insured's wage payments.
Benefit duration	Up to 180 days in a calendar year (no limit for specified chronic diseases).

Maternity benefits

Maternity benefit - Social insurance

Qualifying conditions	
Qualifying conditions	Must have paid contributions for the last 10 months.
Benefit details	
Benefit calculation rules	Wage replacement
Amount	75% of the reference earnings.
Minimum benefit	Minimum monthly contributory wage (see Annex).
Reference earnings for benefit calculation	The insured's daily covered earnings.
Minimum reference earnings	Minimum monthly contributory wage (see Annex).
Maximum reference earnings	Maximum monthly contributory wage (see Annex).
Benefit adjustments	Ad hoc adjustments.
Schedule of payments	Daily, weekly, or monthly, depending on the frequency of the insured's wage payments.
Benefit duration	For 90 days (up to 120 days for civil servants). The benefit is paid for a maximum of 3 pregnancies.
Additional information	Nursing breaks are provided for up to 1 hour a day.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes
National Organization for Social Insurance	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance

Accidents at work and occupational diseases

Branch overview

Type of programme	Programme name
Social insurance	Work Injury Insurance

Regulatory framework

Year	Law name and number
2019 implemented in 2020	Social Insurance and Pensions Law no. 148

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Public- and private-sector employees; civil servants; trainees and apprentices, students working in summer employment projects; persons assigned to public service; and persons working after reaching the standard retirement age.	No possibility of voluntary coverage.	Self-employed persons, Egyptian citizens working abroad, and irregular workers.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Social insurance			
Employees (+)	Covered person: None. Employer: 1.5%; 2% for certain high-risk industries.	Monthly contributory wage. Minimum: Minimum monthly contributory wage (see Annex). Maximum: Maximum monthly contributory wage (see Annex).	None.

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Temporary work-injury benefits

Temporary disability benefit - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with an work injury that prevents the insured from performing his or her work. There is no minimum qualifying period.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The insured's monthly covered earnings.

Minimum reference earnings	Minimum monthly contributory wage (see Annex).
Maximum reference earnings	Maximum monthly contributory wage (see Annex).
Benefit adjustments	Ad hoc adjustments.
Schedule of payments	Weekly or monthly, depending on the frequency of the insured's wage payments.
Benefit duration	Paid until full recovery, certification of a permanent disability, or death.
Waiting period	A one-day waiting period.
Additional information	Transportation costs from the insured's residence to the treatment centre are also covered.

Permanent work-injury benefits

Permanent disability pension - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a total disability or a partial disability of at least 35%. There is no minimum qualifying period.
Employment conditions	A pensioner may may not continue working in the same profession and receive the benefit; however, employment may continue in another profession.

Benefit details

Benefit calculation rules	Wage replacement
Amount	80% of the reference earnings for a total disability; a percentage of the total disability pension depending on the assessed disability for a partial disability.
Minimum benefit	65% of the minimum monthly contributory wage (see Annex).
Reference earnings for benefit calculation	The insured's average monthly covered earnings adjusted for inflation (for periods of service from January 2020 onwards). For periods of service before January 2020, reference earnings are generally based on the insured's average monthly base earnings in the last 2 years or in the 5 years before the last 2 years multiplied by 1.5, whichever is lower (base pension); and the insured's average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to a maximum (variable pension).
Benefit adjustments	Legally mandated annually. Adjusted annually in July by presidential decree based on the inflation rate, up to a maximum annual increase of 15%. In addition, benefits are increased by 1% each year until the insured reaches the standard retirement age.
Benefit duration	Paid until the death of the insured.

Reduced benefit for a partial disability

Name	Qualifying conditions	Amount
Lump-sum compensation	Paid if the insured is assessed with a permanent partial disability of less than 35%.	A lump sum of 4 times the total disability pension multiplied by the assessed degree of disability.

Medical work-injury benefits

Medical benefits - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury. There is no minimum qualifying period.
Benefit details	
Services covered	Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

Cost sharing	No patient charges.
Benefit duration	Paid until full recovery, certification of a permanent disability, or death.

Survivor's work-injury benefits

Survivor pension - Social insurance

Qualifying conditions

Qualifying conditions	The insured had a work injury that resulted in death. There is no minimum qualifying period.
Eligible survivors	A widow(er), an unmarried daughter, a son younger than age 21 (age 24 or 26 if a student, depending on degree programme; any age if incapable of any work), parents, and certain dependent brothers and sisters.
Remarriage conditions	The pension ceases upon remarriage. Remarriage settlement: No remarriage settlement is paid.

Benefit details

Benefit calculation rules	Wage replacement
Amount	80% of the reference earnings.
Reference earnings for benefit calculation	The insured's average monthly covered earnings adjusted for inflation (for periods of service from January 2020 onwards). For periods of service before January 2020, reference earnings are generally based on the insured's average monthly base earnings in the last 2 years or in the 5 years before the last 2 years multiplied by 1.5, whichever is lower (base pension); and the insured's average monthly variable earnings for the total contribution period plus 2% for each complete year of contributions, up to a maximum (variable pension).
Benefit adjustments	Legally mandated. Adjusted annually in July by presidential decree based on the inflation rate, up to a maximum annual increase of 15%. In addition, benefits are increased by 1% each year until the insured reaches the standard retirement age.

Benefit supplements or sub-benefits

Name	Qualifying conditions	Amount
End-of-service lump-sum benefit	Paid when a survivor first receives the survivor pension (public- and private-sector employees and civil servants).	For service from January 2020 onwards, a lump sum of the insured's account balance (total employee and employer contributions plus accrued interest) is paid. For service prior to January 2020, a lump sum of (generally) 1 month of the insured's reference monthly base earnings is paid for each year of contributions.
Additional compensation	Paid to eligible survivors.	12 times the reference wage multiplied by an age coefficient, plus 50% of this amount.

Death grant - Social insurance

See Old age, disability and survivors.

Funeral grant - Social insurance

See Old age, disability and survivors.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes
National Organization for Social Insurance	General supervision and regulation; Programme administration and delivery; Collection of contributions.	Social insurance
Health Insurance Organization	Payment/delivery of benefits. Note: Provides medical treatment.	Social insurance

Unemployment

Branch overview

Type of programme

Social insurance

Regulatory framework

Year	Law name and number
2019 implemented in 2020	Social Insurance and Pensions Law no. 148

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Public- and private-sector employees.	No possibility of voluntary coverage.	Self-employed persons; civil servants; casual, temporary, and seasonal workers; personnel in land transportation; employees in agriculture and fishing; and citizens of Egypt working abroad.	All legal residents are covered.

Source of funds

Programme name and persons covered [1]	Contributions	Income base
Social insurance		
Employees (+)	Covered person: None. Employer: 1%.	Monthly contributory wage. Minimum: Minimum monthly contributory wage (see Annex). Maximum: Maximum monthly contributory wage (see Annex).

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

Unemployment benefits

Unemployment benefit - Social insurance

Qualifying conditions

Qualifying conditions	Must have at least 1 year of contributions, including at least 6 months immediately before unemployment began, and be registered and actively seeking employment with the Manpower Office. Unemployment must not be due to misconduct or resignation.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	75% of the reference earnings is paid for the first 4 weeks; 65% for the fifth to the eighth week; 55% for the ninth to the twelfth week; and 45% thereafter.
Reference earnings for benefit calculation	The insured's last monthly covered earnings.
Minimum reference earnings	Minimum monthly contributory wage (see Annex).
Maximum reference earnings	Maximum contributory wage (see Annex).
Benefit adjustments	Ad hoc adjustments.
Benefit duration	Up to 12 weeks; up to 28 weeks for the first incident of unemployment if the insured has at least 36 months of contributions.
Waiting period	A seven-day waiting period.

Administrative organization

Organization	Role in relation to programme	Related programme(s) programmes
National Organization for Social Insurance	Regulatory functions; Programme administration and delivery; Collection of contributions.	Social insurance
Ministry of Manpower	Provides employment support.	Social insurance

Family and household benefits

Branch overview

Type of programme	Additional information
Social assistance	The programme provides cash transfers to families suffering from extreme poverty and other vulnerable persons.

Regulatory framework

Year	Law name and number
1980	Universal Social Pension Scheme promulgated by Law no. 112 (on coverage extension for casual workers)
2010	Social Solidarity Law no. 137
2015	Presidential decree no. 15 (on targeted social assistance)

Coverage

Programme	Mandatory coverage	Citizenship conditions
Social assistance	Needy resident citizens of Egypt.	Citizens only.

Source of funds

Programme name	Persons covered [1]	Notes
Social assistance	All covered persons	The government pays the total cost.

Family and household benefits

Family allowance - Social assistance

Qualifying conditions

Qualifying conditions	Paid to persons aged 65 or older, persons unable to work or with a reduced ability to work due to a certified severe disability or chronic illness, and orphans younger than age 18 without family support. The benefit is paid for up to 3 eligible individuals per household.
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Means test	Asset and income test	The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, property (excluding the beneficiary's main residency), and certain other assets, must be below a certain limit. Additional benefit test: The beneficiary must not be receiving any other pension.
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Benefit details

Benefit calculation rules	Flat-rate amount
Amount	743.91 pounds a month is paid to an eligible person older than age 65 or with a disability; 578.59 pounds a month to an eligible orphan.
Benefit duration	Age restrictions apply for children (see qualifying conditions); no information for other dependents.

Family benefit - Social assistance

Qualifying conditions		
Qualifying conditions	Paid to needy families with children up to age 18. Families must meet a series of requirements related to health, education, vaccination, and nutrition. Eligibility is reviewed every 3 years.	
Means test	Asset and income test	The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, and property (excluding the beneficiary's main residency), must be below a certain limit.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	A benefit is paid that varies based on the size of the family.	
Benefit duration	Age restrictions apply (see qualifying conditions).	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
School supplement	An additional benefit is paid for children in primary, secondary, or university education. The additional benefit is paid for up to 3 children.	75 pounds a month is paid for each child younger than age 6; 100 pounds for each child in elementary school; 125 pounds for each child in middle school; 175 pounds for each child in secondary school; and 300 pounds for each child in university.

Social solidarity benefit - Social assistance		
Qualifying conditions		
Qualifying conditions	Paid to persons aged 65 or older, persons unable to work or with a reduced ability to work due to a certified severe disability or chronic illness, orphans younger than age 18 without family support, and certain other vulnerable families.	
Means test	Asset and income test	Asset and income test: Family income and assets must not exceed certain limits. Additional benefit test: The beneficiary must not be receiving any other benefit.
Benefit details		
Benefit calculation rules	Flat-rate amount	
Amount	323 pounds a month.	
Benefit supplements or sub-benefits		
Name	Qualifying conditions	Amount
School supplement	An additional benefit is paid for children until the completion of secondary school.	40 pounds a month, up to a maximum of 200 pounds per family.

Administrative organization		
Organization	Role in relation to programme	Related programme(s) programmes
Ministry of Social Solidarity	General supervision and regulation; Programme administration and delivery.	Social assistance

Annex: Reference values (e.g. minimum wages, etc.)

Full description	Periodicity	Amount (on 1 July 2024)	Additional information
Minimum monthly contributory wage	Monthly	2,300 pounds (as of January 2025).	Increased annually by 15% on 1 January. Starting 1 January 2028, adjusted based on the inflation rate.
Maximum monthly contributory wage	Monthly	14,500 pounds (as of January 2025).	