

Saudi Arabia

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

Currency: Saudi riyal (SAR)

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
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

Old age, disability and survivors

Branch overview

Type of programme

Social insurance

Note: A new Social Insurance Law, which came into effect on 3 July 2024, made changes to the social insurance programme for Saudi citizens. These changes, which are not summarized below, include increasing contribution rates, changes to qualifying conditions for old-age pensions, and a revision of the pension formula. A special system exists for civil servants (Civil Retirement Law Royal Decree No. M/41) and military personnel (military retirement system). Under certain conditions, former contributors under the civil and military programme may request to have contribution periods credited toward the public social insurance programme and vice versa.

Regulatory framework

Year	Law name and number	Amendments
2000 implemented in 2001	Social Insurance Law Royal Decree no. M/33	2005, 2010, and 2017.

Coverage

Programme	Mandatory coverage	Voluntary coverage	Exclusions	Citizenship conditions
Social insurance	Private-sector employees, certain categories of public-sector employees, and citizens working abroad for Saudi employers.	Self-employed persons; non-covered persons who previously had mandatory coverage or who work for diplomatic missions or international organizations in Saudi Arabia; and citizens working abroad for non-Saudi employers.	Agricultural workers, fishermen, household workers, family labour, certain foreign nationals, and foreign diplomats and employees of international organizations or military missions. Excluded workers may be covered under certain conditions.	Citizens only.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Social insurance			
Employees (+)	Covered person: 9%. Employer: 9%.	Gross monthly earnings. Minimum: 1,500 riyals month. Maximum: 45,000 riyals a month.	Finances any actuarial deficit; contributes as an employer.
Self-employed	18%.	Monthly covered declared earnings. Minimum: 1,200 riyals a month. Maximum: 45,000 riyals a month.	Finances any actuarial deficit.

[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	58 (60 in the Hijri calendar).	Legislated increase: None.
Minimum qualifying period	With at least 120 months of contributions.	Legislated increase: None.
Employment conditions	Employment must cease.	
Credited or purchasable periods	Up to 60 months may be retroactively purchased.	

Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc.	Age 53 (age 55 in the Hijri calendar) with at least 120 months of contributions if engaged in arduous or unhealthy work.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	2.5% of the reference earnings is paid for each year of contributions, up to 100%.	
Minimum benefit	1,983.75 riyals a month.	
Reference earnings for benefit calculation	The insured's average monthly earnings in the last 24 months. The average monthly earnings used to calculate benefits must not exceed 150% of the insured's monthly earnings at the beginning of the last 5-year contribution period. If the insured's monthly earnings decreased during the last 24 months before retirement, special provisions apply to adjust the average monthly earnings used to calculate benefits.	
Benefit adjustments	Legally mandated. Every 3 years based on an actuarial review.	
Early pension		
Name	Qualifying conditions	Amount
Early retirement pension	Age: At any age. Legislated increases: None. Other qualifying conditions: With at least 300 months of contributions.	Calculated in the same way as the old-age pension.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Old-age settlement	Age 58 (age 60 in the Hijri calendar) and does not qualify for an old-age pension.	A lump sum of 10% of the insured's average monthly earnings in the last 2 years before retirement is paid for each month of the first 5 years of contributions plus 12% for each additional month.

Disability benefits

Disability pension - Social insurance

Qualifying conditions

Qualifying conditions	Must be younger than age 58 (age 60 in the Hijri calendar) and assessed with an incapacity for work that is expected to last for at least 6 months. If the disability began while the insured was in covered employment, be assessed with an incapacity for work that is expected to last for at least 6 months. If the disability began while the insured was in covered employment, the insured must have at least 12 consecutive months of contributions or 18 non-consecutive months of contributions (24 consecutive months of contributions or 36 non-consecutive months of contributions for voluntarily insured persons who joined the programme at age 48 (age 50 in the Hijri calendar) or older). If the insured was no longer in covered employment when the disability began, he or she must meet the contribution requirements for the old-age pension. If the insured was no longer in covered employment when the disability began, the old-age pension is paid.
Employment conditions	The insured's disability pension is reduced by the amount of any earnings until the pension is fully eliminated.

Benefit details

Benefit calculation rules	Wage replacement	
Amount	If the insured was in covered employment when the disability began, the pension is 2.5% of the reference earnings for each year of contributions, up to 100%, or 50% of the reference earnings (or over the total contribution period if less than 2 years), whichever is greater. If the insured's monthly earnings decreased during the last 24 months before the disability began, special provisions apply to adjust the average monthly earnings used to calculate benefits.	
Minimum benefit	1,983.75 riyals a month.	
Reference earnings for benefit calculation	The insured's average monthly earnings in the last 24 months before the disability began.	
Maximum reference earnings	150% of the insured's monthly earnings at the beginning of the last 5-year contribution period.	
Benefit duration	No limit.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance supplement (information as of 2022)	Paid if the insured requires the constant attendance of others to perform daily functions. The General Organization for Social Insurance's medical board assesses the need for constant attendance.	50% of the disability pension is paid. The maximum monthly constant-attendance supplement is 3,500 riyals.
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Disability settlement	Must be younger than age 58 (age 60 in the Hijri calendar), be assessed with an incapacity for work that is expected to last for at least 6 months. Must not meet the contribution requirement for a disability pension.	A lump sum of 10% of the insured's average monthly earnings in the last 2 years before the disability began for each month of the first 5 years of contributions plus 12% for each additional month.

Survivor benefits

Survivor pension - Social insurance

Qualifying conditions	
Qualifying conditions	The deceased was in covered employment at the time of death and had at least 3 consecutive months of contributions or 6 non-consecutive months of contributions (12 consecutive months of contributions or 18 non-consecutive months of contributions for voluntarily insured persons who first joined the programme at age 48 (age 50 in the Hijri calendar) or older); or was an old-age or disability pensioner. If the deceased was no longer in covered employment at the time of death and was not a pensioner, he or she must have met the contribution requirements for the old-age pension.
Eligible survivors	A widow; a nonworking widower aged 60 or older (no limit if disabled); a son younger than age 19 (age 26 if a full-time student; no limit if unable to work); an unmarried daughter; dependent brothers, sisters, parents, grandparents, and grandchildren under certain conditions; and an ex-wife (according to Islamic law).

Remarriage conditions	The survivor pension for a widow ceases upon marriage but may be reinstated if she is subsequently divorced or widowed. Remarriage settlement: Paid upon (re)marriage to a widow or an eligible daughter, sister, or granddaughter. A lump sum of 18 times the individual monthly survivor pension is paid.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	If there are 3 or more survivors, 100% of the old-age or disability pension the deceased received or was entitled to receive (or 2.5% of the reference earnings for each year of contributions if the deceased was in covered employment at the time of death) is paid; 75% for 2 dependents; 50% for 1 dependent. The pension is split equally among all eligible survivors.	
Minimum benefit	396.75 riyals a month.	
Combined maximum for all survivors	The deceased’s average monthly earnings in the last 24 months before death or 1,983.75 riyals a month, whichever is higher.	
Reference earnings for benefit calculation	The deceased's average monthly earnings in the last 24 months before death.	
Benefit adjustments	Legally mandated. Every 3 years based on an actuarial review.	
Schedule of payments	Monthly.	
Benefit duration	No limit (unless the beneficiary remarries).	
Reduced benefit for insufficient contributions		
Name	Qualifying conditions	Amount
Survivor settlement	Paid if the deceased was insured but did not qualify for a survivor pension.	A lump sum of 10% of the insured’s average monthly earnings in the last 24 months before death is paid for each month of the first 5 years of contributions plus 12% for each additional month.

Death grant - Social insurance

Qualifying conditions	
Qualifying conditions	Paid for the insured's death.
Benefit details	
Benefit calculation rules	See the calculation of pensions under the earlier branch(es).
Amount	A lump sum of 3 months of the survivor pension is split equally among eligible survivors.
Maximum benefit	10,000 riyals.
Benefit adjustments	Legally mandated. Every 3 years based on an actuarial review.

Administrative organization

Organization	Role in relation to programme	Related programmes
General Organization for Social Insurance (GOSI)	Programme administration and delivery; Collection of contributions. Note: Collects contributions and administers the programmes through district offices.	Social insurance

Health and long-term care benefits

Branch overview

Type of programme	Programme name
Universal system	
Private insurance	Cooperative Health Insurance

Regulatory framework

Year	Law name and number	Amendments
1999 implemented in 2005	Cooperative Health Insurance Law no. 71	
2002	Royal Decree no. M/11, on Health Law	
2005	Labour Law Royal Decree no. M/51	2015.

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Universal	Citizens of Saudi Arabia.		Citizens only.
Cooperative Health Insurance	Noncitizen residents of Saudi Arabia.	Government employees who are not citizens of Saudi Arabia.	See text to the left.

Source of funds

Programme name and persons covered [1]	Contributions	Government contributions
Universal		
All covered persons	None.	The government pays the total cost.
Cooperative Health Insurance		
Employees (+)	Covered person: None. Employer: Pays an annual premium, which varies depending on the type of coverage and the insurance provider.	None.
Self-employed	Pays a premium, which varies depending on the type of coverage and the insurance provider.	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.)

Health benefits

Medical benefits - Universal	
Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period.
Benefit details	
Services covered	Primary, secondary, and tertiary medical services.
Approved service providers and service conditions	Patients receive medical services directly from public hospitals.
Cost sharing	No patient charges.

Medical benefits - Cooperative Health Insurance	
Qualifying conditions	
Qualifying conditions	There is no minimum qualifying period.
Benefit details	
Services covered	The basic package covers primary and preventive care; specialized medical services, including inpatient and outpatient care, surgery, and mental health care; emergency care; physical therapy; dialysis; organ transplants; essential dental procedures; and medication.
Approved service providers and service conditions	Provided through an extensive network of private and public health care facilities.
Cost sharing	Up to 20% of the total cost, depending on the insurance policy. The co-payment for outpatient treatment is capped at 500 rial per visit, hospitalization at 300 rial a day, and dental treatment at 100 rial per visit.
Benefit duration	No limit.

Administrative organization			
Organization	Role in relation to programme	Related programme(s)	Additional information
Ministry of Health	General supervision and regulation; Payment/delivery of benefits. Note: Provides general supervision for medical benefits and delivers medical services.	Universal, Cooperative Health Insurance	Through hospitals and health centres.
Council of Cooperative Health Insurance	General supervision and regulation. Note: Provides general supervision for the Cooperative Health Insurance programme.	Cooperative Health Insurance	As of 4 March 2024, the Council has been replaced by the Insurance Authority (https://ia.gov.sa/).
Private insurance companies	Programme administration; Collection of contributions.	Cooperative Health Insurance	

Sickness and maternity

Branch overview

Type of programme

Employer-liability system

Note: A new Social Insurance Law came into effect on 3 July 2024. Under the provisions of this law, which are not included below, a social insurance-based maternity benefit has been introduced for Saudi and non-Saudi workers, and maternity leave has been extended from 10 weeks to 3 months.

Regulatory framework

Year	Law name and number	Amendments
2005	Labour Law Royal Decree no. M/51	2015.

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Employer liability	Employees.	Self-employed persons, household workers, family labour, professional athletes, certain agricultural and fishery employees, and certain foreign workers.	No information.

Source of funds

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

Sickness benefits

Sickness benefit - Employer liability

Qualifying conditions

Qualifying conditions	Must be currently employed and provide a medical certificate.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings for the first 30 days of sick leave; 75% from the 31st to the 90th day.
Reference earnings for benefit calculation	The employee's previous earnings.
Benefit duration	90 days. The employee is entitled to an additional 30 days a year of unpaid sick leave.

Maternity benefits

Maternity benefit - Employer liability

Qualifying conditions

Qualifying conditions	Must have at least 12 months of continuous employment with the same employer.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The employee's previous earnings.
Benefit duration	Up to 10 weeks (4 weeks before and 6 weeks after the date of childbirth; may be extended for 1 month of unpaid leave).

Paternity benefit - Employer liability

Qualifying conditions

Qualifying conditions	Must be currently employed.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	100% of the reference earnings.
Reference earnings for benefit calculation	The employee's previous earnings.
Benefit duration	For 3 days.

Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Human Resources and Social Development	General supervision and regulation.	Employer liability

Accidents at work and occupational diseases

Branch overview

Type of programme

Social insurance

Note: There is no specific programme for survivor benefits resulting from work injuries and occupational diseases. These benefits are available through the social insurance programme under Old age, disability and survivors.

Regulatory framework

Year	Law name and number	Amendments
2000 implemented in 2001	Social Insurance Law Royal Decree no. M/33	2005, 2010, and 2017.

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Social insurance	Private-sector employees and certain categories of public-sector employees.	Self-employed persons.	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: 2%.	Monthly covered payroll. Minimum: 1,500 riyals a month; 400 riyals a month (for persons covered for work injury only). Maximum: 45,000 riyals a month.	Finances any actuarial deficit; contributes as an employer.

[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 a work injury or occupational disease.
Accidents during commute	Covered.

Benefit details

Benefit calculation rules	Wage replacement
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Amount	100% of the reference earnings (in general); 75% (if receiving inpatient treatment in a medical centre paid for by the General Organization for Social Insurance).
Reference earnings for benefit calculation	The insured's daily wage.
Benefit duration	For each day that the insured is unable to work.

Permanent work-injury benefits

Permanent disability pension - Social insurance

Qualifying conditions		
Qualifying conditions	Paid for a total (100%) disability. Must be assessed with a work injury or occupational disease. The General Organization for Social Insurance's medical board assesses the degree of disability.	
Accidents during commute	Covered.	
Benefit details		
Benefit calculation rules	Wage replacement	
Amount	100% of the reference earnings (for a Saudi worker); 84 months of the reference earnings (for a non-Saudi worker).	
Minimum benefit	1,983.75 riyals (lump-sum total disability benefit for Saudi workers).	
Maximum benefit	330,000 riyals (lump-sum total disability benefit for non-Saudi workers).	
Reference earnings for benefit calculation	The insured's earnings in the last 3 months before the disability began.	
Benefit adjustments	Legally mandated. Every 3 years based on an actuarial review.	
Constant-attendance allowance		
Name	Qualifying conditions	Amount
Constant-attendance allowance (information as of 2022)	Paid if the insured is a citizen of Saudi Arabia and requires the constant attendance of others to perform daily functions. The General Organization for Social Insurance's medical board assesses the need for constant attendance.	50% of the permanent disability benefit is paid. The maximum monthly constant-attendance supplement is 3,500 riyals.
Reduced benefit for a partial disability		
Name	Qualifying conditions	Amount

Partial disability benefit	Paid for an assessed degree of disability of less than 99%.	For a Saudi worker with an assessed degree of disability of 50% to 99%, the monthly benefit is the reference earnings multiplied by the assessed degree of disability. For a non-Saudi worker with an assessed degree of disability of 50% to 99%, a lump sum of 60 months of the reference earnings. For an assessed degree of disability of less than 50% that began when the insured was aged 40 or younger, a lump sum of 60 months of the reference earnings multiplied by the assessed degree of disability is paid; if the disability began when the insured was older than age 40, the lump sum is reduced by 1 month of average monthly earnings for each year the insured was older than age 40. The minimum lump-sum partial disability benefit is 36 months of the reference earnings. The maximum lump-sum partial disability benefit for non-Saudi workers is 165,000 riyals.
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Medical work-injury benefits

Medical benefits - Social insurance

Qualifying conditions

Qualifying conditions	Must be assessed with a work injury or occupational disease.
Accidents during commute	Covered.

Benefit details

Services covered	All necessary medical care is provided, including dental and diagnostic treatment; hospitalization; medicine; appliances; transportation; and rehabilitation.
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Survivor's work-injury benefits

Survivor pension - Social insurance

See Old age, disability and survivors.

Death grant - Social insurance

See Old age, disability and survivors.

Administrative organization

Organization	Role in relation to programme	Related programmes	Additional information
General Organization for Social Insurance (GOSI)	Programme administration and delivery; Collection of contributions. Note: Collects contributions and administers the programme through district offices.	Social insurance	
Clinics, hospitals, and other facilities	Payment/delivery of benefits. Note: Usually provide health services.	Social insurance	Under contract with the General Organization for Social Insurance (GOSI).

Unemployment

Branch overview

Type of programme	Programme name
Social insurance	Unemployment insurance

Regulatory framework

Year	Law name and number
2014	Law Royal Decree no. M/81 (on unemployment insurance)

Coverage

Programme	Mandatory coverage	Exclusions	Citizenship conditions
Social insurance	Private-sector employees, certain categories of public-sector employees, and citizens working abroad for Saudi employers.	Self-employed persons, agricultural workers, fishermen, household workers, family labour, and foreign nationals. Excluded workers may be covered under certain conditions.	Citizens only.

Source of funds

Programme name and persons covered [1]	Contributions	Income base	Government contributions
Social insurance			
Employees (+)	Covered person: 0.75%. Employer: 0.75%.	Gross monthly covered earnings. Minimum: 1,500 riyals a month. Maximum: 45,000 riyals a month.	Finances any actuarial deficit; contributes as an employer.

[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 be younger than age 58 (age 60 in the Hijri calendar) and have at least 12 months of contributions in the 36 months before the first claim; at least 18 months in the 36 months before the second claim; at least 24 months in the 36 months before the third claim; and at least 36 months in the 48 months before the fourth and subsequent claims. Must be registered with a human resources development fund in the Ministry of Labour and Social Development, be capable of and available for work, and have no other sources of income. Unemployment must not be due to voluntary leaving, misconduct, or the refusal of a suitable job offer.
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Benefit details

Benefit calculation rules	Wage replacement
Amount	60% of the reference earnings (for the first 3 months of unemployment); 50% thereafter.
Minimum benefit	2,000 riyals a month, up to 100% of the insured's average monthly covered earnings.
Maximum benefit	9,000 riyals a month for the first 3 months and 7,500 riyals a month thereafter.
Reference earnings for benefit calculation	The insured's average monthly covered earning in the last 24 months.
Benefit duration	Up to 12 months (consecutive or non-consecutive).

Administrative organization

Organization	Role in relation to programme	Related programmes
General Organization for Social Insurance (GOSI)	Programme administration and delivery; Collection of contributions. Note: Collects contributions and administers the programme through district offices.	Social insurance
Ministry of Human Resources and Social Development	General supervision.	Social insurance
Human Resources Development Fund	Note: Provides employment and training for unemployed workers.	Social insurance

Family and household benefits

Branch overview

Type of programme

Social assistance

Regulatory framework

Year	Law name and number
2006	Social Security Law Royal Decree M/45

Coverage

Programme	Mandatory coverage	Citizenship conditions
Social assistance	Needy citizens of Saudi Arabia and certain foreign citizens with permanent residency.	See text to the left.

Source of funds

Programme name	Persons covered	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 older than age 60, persons with disabilities, orphans younger than age 18 (age 26 if a student), widows of Saudi citizens with dependents younger than age 18, and certain other vulnerable women and families.	
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Means test	Income test	Subject to an income test.
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Benefit details

Benefit calculation rules	Flat-rate amount	
Amount	The benefit amount varies depending on household circumstances. Under certain conditions, a lump sum of up to 30,000 riyals may be paid. The family allowance benefit is reduced if the beneficiaries' regular monthly income exceeds 50% of the monthly benefit.	
Benefit duration	Varies according to group covered.	

Administrative organization

Organization	Role in relation to programme	Related programmes
Ministry of Human Resources and Social Development	General supervision and regulation; Programme administration and delivery.	Social assistance