

Translation of the Social Insurance and Pensions Law No. 148 of 2019

ترجمة قانون التأمينات الاجتماعية
والمعاشات رقم ١٤٨ لسنة ٢٠١٩

19 June 2025

**Law No. 148 of the Year 2019 Concerning the Issuance of
the Social Insurance and Pensions Law**

In the name of the people President of the republic

The House of Representatives has enacted the following law, which we hereby
promulgate:

Preamble

The House of Representatives has enacted the following Law, and we hereby promulgate it:

Promulgation Articles

Article (1) – Promulgation:

The provisions of the accompanying law shall apply with respect to the social insurance and pensions system.

Article (2) – Promulgation:

The National Organization for Social Insurance shall assume responsibility for the disbursement of entitlements provided under social insurance legislation, which were previously disbursed by administrative bodies, at the expense of the State Treasury.

The Executive Regulations of the accompanying law shall set forth the rules and procedures for implementing this Article.

Article (3) – Promulgation:

The application of the provisions of the accompanying law shall not prejudice the provisions of laws regulating employment affairs for those subject to special employment structures (cadres).

The benefits granted under such laws and employment systems shall remain in force, and the State Treasury shall bear any additional cost differences arising therefrom, in accordance with the provisions of the accompanying law.



Article (4) – Promulgation:

The regulations and decisions issued in implementation of the laws relating to social insurance shall remain in force, provided that they do not conflict with the provisions of the accompanying law, until its Executive Regulations are issued.

Article (5) – Promulgation:

The Prime Minister shall issue the Executive Regulations of the accompanying law within six months from the date of its promulgation.

Article (6) – Promulgation:

Any provision in conflict with the provisions of this law shall be repealed insofar as it applies to those subjects to its provisions.

Article (7) – Promulgation:

This law shall be published in the Official Gazette and shall come into effect as of 01/01/2020, except for Articles (111, 112, 113, and 114), which shall come into effect on the day following the date of its publication.

This law shall bear the seal of the State and shall be enforced as one of its laws.



Social Insurance and Pensions Law

Part One – Insurance Coverage and Definitions:

Article (1):

For the purposes of this Law, the following terms and expressions shall have the meanings assigned to each of them:

Insured Person: Any person subject to the provisions of this Law until the occurrence of an event entitling them to insurance benefits due to old age, disability, or death, based on their period of insurance contributions.

Employer: Any natural or legal person employing one or more workers subject to the provisions of Clause (First) of Article (2) of this Law.

Authority: The National Organization for Social Insurance.

Board of Directors: The Board of Directors of the National Organization for Social Insurance.

Experts Committee: A committee composed of actuarial experts operating in accordance with Law No. 10 of 1981 regarding the supervision and control of insurance entities, as well as financial and insurance experts nominated by the Board of Directors, including a representative from the Ministry of Finance specialized in the committee's work, nominated by the Minister of Finance.

Inflation Rate: The relative change in the general consumer price index across the Republic for a given year, as published by the Central Agency for Public Mobilization and Statistics (CAPMAS), determined each April. Rules for determining this change shall be issued by the Chairperson of the Authority in coordination with CAPMAS.

Actuarial Discount Rate: The inflation rate plus 1%.



Contribution Wage: The cash remuneration received by the insured person from the categories mentioned in Clause First of Article (2), from their original place of employment, in exchange for their main job.

The elements of the contribution wage shall include:

- Functional wage
- Basic wage
- Complementary wage
- Incentives
- Commissions
- Tips (if certain conditions are met)
 - Allowances (excluding specific exceptions)
 - Overtime pays
 - Compensation for extraordinary effort
 - Cost of living allowance
 - Social bonuses and additional bonuses
 - Collective grants and bonuses
 - Any excess over the maximum basic wage
 - Special bonuses not added to the basic wage
 - The Executive Regulations shall define the minimum and maximum contribution wages.

Contribution Income: The income chosen by the insured (from categories in Clauses Two and Three of Article 2) for contribution purposes, within the statutory minimum and maximum.

Retirement Age: Sixty years for categories under Clauses First and Third of Article (2), and sixty-five years for those under Clauses Second and Fourth, subject to Article (41) of this Law.

Pensioner: A person who has become eligible for a pension due to old age, disability, or death.

Total Permanent Disability: A condition that permanently and entirely prevents the insured from practicing their original or any gainful occupation.



Partial Permanent Disability: A permanent condition, other than total disability, preventing the insured (under Clause First, Article 2) from performing their original job.

Life Annuity Factor: The present value of one unit of pension benefit payable for life to the pensioner or eligible survivors.

Work Injury: An occupational disease (listed in Schedule 1 attached to the Law) or accident occurring during or because of work, including commuting incidents, subject to defined conditions.

Injured Person: A person who suffers a work injury.

Patient: A person who suffers from an illness or injury not classified as a work injury.

Incapacitated Person: Someone with a condition (by birth, illness, or accident prior to age 60) that totally or partially ($\geq 50\%$) prevents gainful employment.

Article (2):

First – Employees Working for Others:

- Civilian employees of the state administrative apparatus, public authorities, public institutions, and affiliated economic units.
- Employees of public sector units, public business sector entities, and their affiliated economic units, including chairpersons and delegated board members of public business sector companies.

The provisions of this Law also apply to temporary, casual, and seasonal workers employed by the entities mentioned in items (1) and (2).

- Employees in the private sector subject to the Labor Law, provided that the employment relationship with the employer is regular. This condition does not apply to construction workers, stevedores, fishermen, and land transport workers. The Executive Regulations shall specify the rules and conditions for determining the regularity of the employment relationship.
- Individuals engaged in domestic work, except those working within households, as specified by the Executive Regulations.
- Family members of an employer who work for and are actually supported by the employer, provided the conditions set out in item (3) are met.



For items (3), (4), and (5), the insured person must be at least 18 years old.

Where the insured person works for more than one employer, only the period of employment with one employer shall be considered for the purposes of this Law. The Executive Regulations shall define the rules and provisions for determining the contributory period.

Second – Employers and Those Treated as Such:

- Individuals self-employed in commercial, industrial, agricultural, or craft activities, or who provide services independently. Their inclusion under this Law is conditional upon their activities being regulated by specific legislation or requiring a license from the competent authority.
- General partners in partnerships and partnerships limited by shares, chairpersons and board members, and delegated members of joint stock companies in the private sector, and managers of limited liability companies.
- Owners of single-person companies.
- Practitioners of liberal professions and members of professional syndicates. The date each profession becomes subject to this Law shall be determined by a decision issued by the Chairman of the Authority.
- Productive members of cooperative production societies who work for their own account.
- Owners of agricultural land of at least one feddan.
- Holders of agricultural land of at least one feddan, whether as owners, tenants, or sharecroppers.
- Owners of built real estate, provided that each owner's annual income share is not less than the minimum contributory wage. The Executive Regulations shall define the rules and conditions for this item.
- Owners of motor vehicles used to transport people or goods, including land, river, maritime, and air transport.
- Commercial agents.
- Owners of mechanical or sailing fishing boats.



- Authorized marriage registrars and delegated notaries who are not members of monastic orders.
- Village mayors and tribal chiefs.
- Tourist guides, trackers, and heritage scouts.
- Authors and artists.
- Heirs of business owners in sole proprietorships, subject to conditions specified by the Executive Regulations.
- Individuals engaged in home-based, environmental, rural, and family industries.
- Ordained priests and consecrated deacons.

To benefit under this category, individuals must not be subject to the provisions of the First Category of this Article and must be at least 21 years old.

Other categories may be added by decision of the Chairman of the Authority, with such decision specifying the effective date and other conditions for coverage.

Third – Egyptian Workers Abroad:

- Workers engaged under individual employment contracts.
- Self-employed individuals.
- Emigrants belonging to any of the above categories who retain their Egyptian nationality.
- Maritime workers employed on foreign-flagged vessels during the validity period of their seafarer's passport.

Egyptians employed by international or regional organizations or foreign embassies within Egypt under individual employment contracts, and who are not subject to the Labor Law, shall be considered as Egyptian workers abroad.

To benefit under this category, the following conditions must be met:

- The individual must not be covered under the First or Second Category of this Article.



- The individual must be at least 18 years old.

Fourth – Irregular Employment:

- Owners of built real estate whose individual annual income share is less than the minimum contributory wage.
- Itinerant workers.
- Small-scale self-employed individuals such as street vendors, car guides, newspaper distributors, shoe shiners, and similar professions and trades.
- Domestic workers and similar workers employed inside households.
- Quran reciters and teachers.
- Church chanters, caretakers, and other church service workers.
- Heirs of business owners in sole proprietorships who are not subject to the Second Category, provided the following conditions are met:
 - No workers were employed in the establishment at the time of the original owner's death.
 - The heir's share of the establishment's annual income (used as a basis for income tax assessment) is less than the minimum contributory wage.
 - The heir is not managing the establishment.
- Temporary agricultural workers in fields, gardens, orchards, livestock or poultry farms, apiaries, or land reclamation and cultivation projects. Temporary workers are defined as those whose employment with a single employer lasts less than six consecutive months or whose work is not part of the employer's core activity.
- Holders of agricultural land of less than one feddan, whether as owners or tenants.
- Owners of agricultural land of less than one feddan who do not possess the land.

To benefit under this category, the individual must not be subject to the First, Second, or Third Category of this Article and must be at least 18 years old.

- Social pioneers.



Additional categories may be added under this item by a decision of the Chairman of the Authority, specifying the effective date, eligibility requirements, and contribution payment procedures.

The Executive Regulations shall define the specific conditions and criteria for the inclusion of each category under this Article.

Article (3):

The Social Insurance System shall include the following branches of insurance:

- Old-age, disability, and death insurance.
 - Work injury insurance.
 - Sickness insurance.
 - Unemployment insurance.
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Article (4):

Insurance under the provisions of this Law shall be mandatory, except for the categories specified in Item (3) of Article (2) of this Law, for whom insurance shall be optional. However, the Prime Minister may, upon the recommendation of the Chairman of the Authority, issue a decision mandating insurance for such categories in countries where Egyptian workers are not covered by local insurance systems.

No share of insurance expenses may be imposed on the insured person unless expressly provided by law.

The insured person or pensioner shall not be deprived, in whole or in part, of any insurance entitlements for any reason whatsoever.



Part Two - Management and Financing of the Social Insurance and Pensions System:

Chapter One - Establishment, Financing, and Administration of the Fund

Article (5):

A fund shall be established to cover the types of insurance specified in Article (3) of this Law. A separate account shall be maintained within the fund for each type of insurance.

Article (6):

The funds of each account mentioned in the preceding Article shall consist of the following resources:

- Contributions paid by employers on behalf of their employees, including both the employer's and the employee's shares.
- Contributions paid by the insured persons themselves.
- Due additional amounts.
- Amounts paid by the State Treasury in accordance with the provisions of this Law.
- Returns from investing the account's funds.
- Proceeds from fees for services prescribed under this Law.
- Fines imposed for violations of the provisions of this Law.
- Subsidies, donations, and grants accepted by the Board of Directors.
- Other resources resulting from the fund's activities.

The Board of Directors shall determine the allocation of the proceeds from items (6), (7), (8), and (9) above to each account.



Article (7):

The financial position of the accounts referred to in Article (5) shall be examined at least once every three years by a committee of experts, who shall submit an actuarial report to the House of Representatives.

The actuarial report shall assess whether the applicable contribution rates at the time of the actuarial review, along with any future increases mandated by law, are sufficient to meet the benefit obligations of each account, based on the following funding principles:

- **Old-age, Disability, and Death Benefits:**
The assessment shall be conducted on a partial funding basis while maintaining a positive reserve sufficient for no less than 50 years after the date of the actuarial review.
- **Financial Benefits for Work Injuries:**
The assessment shall use an annual budget funding system for short-term benefits, with the creation of a contingency reserve, and a full funding system for long-term benefits.
- **Financial Benefits for Sickness and Unemployment:**
The assessment shall use an annual budget funding system, with the creation of a contingency reserve.

The reserve balance allocated to each benefit account shall be as follows:

- **Old-age, Disability, and Death Benefits:**
Equal to the total reserves of the fund referred to in Article (5), minus the reserves calculated for work injury, sickness, and unemployment benefits.
- **Work Injury Benefits:**
A contingency reserve equal to twelve (12) months of projected short-term benefit expenditures, plus a technical reserve equal to the present actuarial value of the long-term benefits due as of the actuarial evaluation date.
- **Sickness Benefits:**
A contingency reserve equal to twelve (12) months of projected expenditures.
- **Unemployment Benefits:**
A contingency reserve equal to twenty-four (24) months of projected expenditures.

If the applicable contribution rates at the time of the actuarial review, or any legally mandated future increases, are deemed insufficient to cover the benefits of any insurance branch, the actuarial report shall recommend appropriate contribution rates to be applied in subsequent years.



Should the Authority's cash flow prove insufficient to meet its legally mandated financial obligations to stakeholders, the State Treasury shall provide the necessary funds. The Authority shall reimburse these amounts to the Treasury according to the rules and procedures agreed upon by the Chairman of the Authority and the Minister of Finance, and approved by the Cabinet.

The Executive Regulations of this Law shall specify the standards and assumptions for calculating the actuarial projections used in the actuarial evaluations of the social insurance accounts.

Article (8):

The Authority shall manage the funds referred to in Articles (5) and (14) of this Law.

The Authority shall have legal personality and an independent budget, prepared in accordance with the standards of economic units. It shall also have technical, financial, and administrative independence and shall report to the Minister responsible for social insurance.

The internal structure, departments, and scope of responsibilities of the Authority, along with operational procedures, shall be organized by a decision issued by the Chairman of the Authority.

Article (9):

The Authority shall be governed by a Board of Directors composed as follows:

- A full-time Chairman with expertise in pensions and social insurance.
- Full-time Vice-Chairpersons with expertise in social insurance or insurance systems, one of whom must have investment expertise.
- The Head of the relevant Legal Opinions Department at the State Council.
- The Chairman of the Board of the General Authority for Universal Health Insurance.
- A department head at the Ministry of Finance, appointed by the Minister of Finance.
- The President of the Egyptian Trade Union Federation, or his delegate.
- The President of the Federation of Chambers of Commerce, or his delegate.



- The President of the Federation of Egyptian Industries, or his delegate.
- Two representatives of pensioners, selected by the Board.
- Three independent experts in the fields related to the Authority's functions, selected by the Board.

The Board shall be appointed by a Presidential Decree for a term of four years.

The Chairman, Vice-Chairpersons, pensioners' representatives, and experts may be reappointed for one additional term only.

The Presidential Decree appointing the Board shall determine the financial compensation for the Chairman, Vice-Chairpersons, and other Board members, including all allowances and bonuses.

The Board may form one or more subcommittees from its members to temporarily handle certain tasks and may delegate some of its powers to the Chairman or a Vice-Chairperson.

The Board shall establish an Audit Committee comprising at least three members (from within or outside the Board), with a renewable three-year term. This committee shall review the Authority's financial and investment reports, including final accounts, before submission to the Board.

The Board shall also establish a Governance Committee composed of three Board members, two members from the Investment Trustees Council, three experts in social insurance, and one legal expert. This committee shall have a renewable three-year term and its mandate shall be defined by the Board. Membership in the Audit and Governance Committees may not be held concurrently.

Article (10):

The Board of Directors of the Authority shall be the supreme authority overseeing its affairs and managing its operations. It is responsible for formulating and implementing the necessary policies to achieve its objectives and purposes. The Board shall have the authority to take final decisions in the exercise of its powers without the need for approval from any other body. In particular, the Board shall have the following powers:

- Approving legislative decisions and internal regulations related to the technical, financial, and administrative affairs of the Authority, without being bound by governmental rules and systems, provided that the financial regulations are reviewed by the Ministry of Finance.



- Approving internal decisions and regulations relating to technical, financial, and administrative matters and the investment regulation of the Investment Fund, without being bound by governmental rules and systems.
- Supervising the workflow of the Authority and reviewing and approving its various strategies and policies across all fields.
- Approving the organizational structure of the Authority.
- Reviewing plans and approving the Authority's planning budget.
- Reviewing periodic performance evaluation and follow-up reports and issuing the necessary decisions to improve performance.
- Approving the Authority's budget and financial statements.
- Proposing social insurance legislation.
- Approving and monitoring the plans and policies for investing social insurance funds.
- Supervising and controlling the management of the Social Insurance Fund Investment.
- Appointing investment managers.
- Nominating the panel of experts for actuarial evaluation of the financial position of social insurance systems.
- Discussing and approving the Authority's actuarial reports to ensure financial balance of the system.
- Approving financial, administrative, and technical matters that, according to laws, regulations, and decisions, fall within its jurisdiction.
- Exercising the powers and responsibilities assigned to the Ministry of Social Insurance under Law No. 64 of 1980 regarding alternative private social insurance systems.
- Establishing a special system for remuneration and incentives for Authority employees based on their performance and level of achievement, without being subject to any other system or law. The Authority's budget shall allocate funds for contributing to the Social and Health Care Fund for its employees and their families.



The President of the Authority shall have the powers of the competent minister regarding procurement, in accordance with the provisions of Law No. 182 of 2018 regulating public sector contracting, for securing the Authority's requirements of premises, equipment, tools, and devices necessary for smooth operation and delivering distinguished insurance services.

The opinion of the Authority's Board of Directors must be obtained in relation to draft laws concerning the Authority's field of work.

Article (11):

The President of the Authority represents it before the judiciary and in dealings with third parties and shall undertake the following responsibilities:

- Implementing the decisions of the Board of Directors.
- Managing the Authority, developing its operational systems, and following up on their execution.
- Reviewing and approving financial, administrative, and technical matters assigned to him by laws, regulations, and decisions.
- Submitting the Authority's draft budget and final accounts to the Board of Directors within six months from the end of the financial year, along with a report on its activities and performance evaluation.
- Notifying the competent authorities of the draft final accounts within one month of the Board's approval.
- Providing state bodies with any data or reports required regarding the Authority.

The President of the Authority may delegate some of his powers to one of his deputies.

Article (12):

A Committee of Experts shall be established within the Authority, comprising no more than nine members. It shall be formed by a decision of the Prime Minister based on a proposal by the President of the Authority and following approval by the Board of Directors. The decision shall specify the committee's responsibilities and the remuneration of its members. The Committee shall, in particular, be responsible for:



- Determining the assumptions, bases, and life tables to be used in actuarial evaluations.
- Conducting actuarial evaluations of social insurance systems, to be certified by actuarial experts.
- Providing actuarial and insurance expertise and consultations to the Board of Directors.
- Preparing studies and research as assigned by the Board of Directors.
- Providing opinions on draft social insurance laws.

The Executive Regulations of this law shall define the rules, procedures, and work system of this Committee.

Article (13):

The Authority shall submit annual and quarterly financial statements to the President of the Republic, the Cabinet, and the House of Representatives. The Executive Regulations of this law shall determine the dates, rules, and procedures for submitting these statements, as well as the deadlines and methods for their publication.

Chapter Two: Investment of Social Insurance and Pension Funds

Article (14):

A fund shall be established for the management and investment of the funds of the account referred to in Article (5) of this law.



Article (15):

A Board of Trustees shall be formed by a decision of the Prime Minister, upon the approval of the Board of Directors of the Authority, to manage the fund mentioned in the previous Article. The Board shall consist of no more than fifteen members specialized in investment of social insurance funds. The decision shall determine the remuneration of the chairperson and members, without being bound by any other law, and shall also specify the grounds for dismissal of the chairperson and members, as well as the conditions for membership and its continuity. The term of office of the chairperson and members shall be three years, renewable once only.

The Executive Regulations of this law shall determine the rules for forming this Board, its working system, and the rules and ratios for investing the assets and funds of social insurance.

Article (16):

The Board of Trustees for the Investment of Social Insurance Funds shall be responsible for the following:

- Setting the general investment policy of the Investment Fund, overseeing it, and establishing the necessary plans and programs to ensure the growth of its financial resources, taking into account the following principles:
 - Maintaining sufficient liquidity to disburse insurance entitlements.
 - Investing no less than 75% of the reserves in treasury bills and bonds. This percentage may be reduced upon a proposal by the Chairman of the Authority in agreement with the Minister responsible for Social Insurance and the Minister of Finance, in accordance with the rules and procedures specified by the Executive Regulations of this Law.
 - Diversifying the investment portfolio across different investment instruments, ensuring a proportion is allocated to social investments, provided the return on these investments is not less than the actuarial discount rate.
 - Operational and investment costs and expenses, and setting their maximum limits.
 - Ensuring that the realized investment return is not less than the actuarial discount rate.
 - The absorptive capacity of capital markets and the impact of social insurance fund inflows on the market.



- Preserving the real value of the invested funds.
 - Preparing the annual budget proposal for the Investment Fund.
 - Submitting periodic reports to the Authority's Board of Directors regarding the Investment Fund's activities and performance.
 - Reviewing the final accounts of the Investment Fund.
 - Proposing the organizational structure and staffing schedule of the Investment Fund.
 - Proposing the appointment of custodians and asset managers and monitoring their performance.
 - Other responsibilities as may be specified by the resolution establishing the Investment Board of Trustees.
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Article (17):

The Authority may establish joint-stock companies either independently or in partnership with others, in accordance with the provisions of the Companies Law No. 159 of 1981 concerning joint-stock companies, partnerships limited by shares, limited liability companies, and single-member companies, provided that this does not contradict the Authority's purposes. This shall be based on a resolution issued by the Chairman of the Authority after the approval of the Cabinet, and in accordance with the rules defined by the Board of Directors.

Article (18):

The Authority shall establish a Real Estate Investment Fund in accordance with the provisions of the Capital Market Law.

The President of the Republic shall issue the necessary decisions for the allocation of real estate assets to the Authority, and a committee shall be formed by a decision of the Prime Minister to assess the value of these assets.



Part Three – Old Age, Disability, and Death Insurance

Chapter One – Financing:

Article (19):

The contributions for old age, disability, and death insurance for the categories mentioned in Article (2) of this Law are determined as follows:

- For the categories mentioned in item (First):
 - The employer shall contribute 12% of the monthly wages of insured employees.
 - The insured person shall contribute 9% of their monthly wage.
- For the categories mentioned in items (Second) and (Third): a contribution of 21% of the monthly contributory income selected by the insured from the schedule attached to the Executive Regulations of this Law.
- For the categories mentioned in item (Fourth):
 - The insured person shall contribute 9% of the minimum contributory wage per month.
 - The Public Treasury shall contribute 12% of the minimum contributory wage per month.

Contribution rates shall increase by 1% every seven years from the date of entry into force of this Law, with the increase shared equally between the employer and the insured, provided that the total contribution rate does not exceed 26%.

Article (20):

The insured person may request the inclusion of a certain period within their old age, disability, and death insurance period, provided the following conditions are met:

- The period must begin after the age of eligibility for coverage under this Law.
- The period must consist of full years.



- The period must precede the most recent insured period and must not have been subject to social insurance coverage.

The cost of including this period shall be determined according to Table (3) annexed to this Law.

The insured may pay the required amounts by one of the following methods:

- A lump sum payment within one year of the request date and before the end of service.
- In installments according to Table (4) annexed to this Law, provided that the first installment is paid to the Authority before the end of service.

In all cases, the request to include the period is irrevocable for any reason.

Chapter Two – Pensions and Compensation

Article (21):

A pension is payable in the following cases:

- Reaching the retirement age with a minimum actual contribution period of 120 months. This minimum becomes 180 months five years after the Law takes effect.
- Termination of employment of insured persons in the first category of Article (2) due to death, total disability, or permanent partial disability, provided that no alternative employment is available with the same employer.
 - The absence of alternative employment in the case of partial disability shall be determined by a committee established by a decision of the Chairman of the Authority in agreement with the competent ministers. The committee shall include a representative of the labor union or workers, as applicable, and a representative of the Authority. The decision shall also define the committee's procedures and rules.
 - Exceptions to the requirement of no alternative employment may be granted by the Chairman of the Authority upon approval by the Board of Directors.



- Total disability or death while performing work or activity, for the categories mentioned in items (Second), (Third), and (Fourth) of Article (2).
- Total disability or death within one year from the end of employment, provided that the retirement age has not been reached and no lump sum compensation has been paid.
- Total disability or death after one year from the end of employment, provided the contribution period is not less than 120 actual months (180 months after five years from the Law's entry into force), the retirement age has not been reached, and no lump sum compensation has been paid.
- Termination of employment for reasons other than retirement, disability, or death, provided that:
 - The insured has contribution periods qualifying them for a pension of no less than 50% of their last settlement wage/income, and not less than the minimum pension as per Article (24).
 - insured has at least 240 actual contribution months (300 months after five years from the Law's entry into force).
 - A disbursement request is submitted.
 - The insured is not subject to old age, disability, and death insurance at the time of the request.
- A minimum contribution period of three consecutive months or six non-consecutive months is required for eligibility in cases (2), (3), and (4), except for:
 - Insured persons mentioned in items (1) and (2) of the first category in Article (2).
 - Those mentioned in item (3) of the same category, provided their employment is governed by regulations issued by law or through collective agreements approved by the Chairman of the Authority.
 - Transitions from the first category (items 1 and 2) to item (3), or to any other category of Article (2).
 - Disability or death resulting from a work injury.



- The retirement age may be reduced for insured persons engaged in arduous or hazardous occupations, as specified by a Cabinet decision based on a proposal by the Chairman of the Authority. The decision must include:
 - The retirement age for each such occupation.
 - Increased pension calculation rates to compensate for the reduced retirement age.
 - An increased employer contribution rate to cover the cost of such enhanced benefits.
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Article (22):

The settlement wage or income for the insured person's contribution period starting from the effective date of this Law shall be determined based on the average monthly wage or income on which contributions were paid.

In calculating the monthly average, the following shall apply:

- The initial month is excluded unless it is a full month; the month in which service ends is always fully included.
- The average shall be increased by a percentage equal to the average annual inflation rate during the contribution period for each full year of actual contributions, provided that the adjusted average does not exceed the maximum contributory wage.

The Executive Regulations shall set forth the rules and provisions for the application of this Article.

Article (23):

The insured person's contribution period in the old age, disability, and death insurance includes:

- Periods of contribution under previous social insurance laws before the effective date of this Law. Any part-months shall be rounded up to a full month, without prejudice to Article (159).



- Periods starting from the effective date of this Law.
- Periods added upon the insured's request.
- Periods added by special laws or decisions, calculated in the pension as one-fourth of the period, with the cost borne by the Public Treasury.

Any part-months shall be rounded up to a full month in the total period, and part-years shall be rounded up to a full year if this results in pension eligibility.

Article (24):

The pension shall be calculated for the period of contribution to the Old-Age, Disability, and Death Insurance that begins from the date of implementation of this Law, based on one unit of the factor corresponding to the insured person's age as specified in Table (5) annexed to this Law for each year of contribution, with a maximum of 80% of the settlement wage or income.

The pension for the period of contribution prior to the implementation date of this Law shall be calculated based on the factor mentioned in the first paragraph and the settlement wage referred to in Article (156) of this Law, with a maximum of 80% of the settlement wage. The pension shall be awarded based on the total entitlements, not exceeding 80% of the highest settlement wage calculated according to the first and second paragraphs of this Article.

If the total pension entitlement, in the cases of entitlement under items (2), (3), or (4) of Article (21) of this Law, falls below 65% of the highest settlement wage or income, it shall be raised to that level.

In all cases, the total pension shall not exceed 80% of the maximum contribution wage on the date of entitlement.

In cases of entitlement under items (1), (2), (3), (4), or (5) of Article (21) of this Law, the total pension must not be less than 65% of the minimum contribution wage on the date of entitlement.

Article (25):

The pension shall become payable from the first day of the month in which the cause for entitlement arises.

In the case of entitlement under item (6) of Article (21), it shall be payable from the first day of the month in which the application for disbursement is submitted.



If no application is submitted until the insured reaches old age, or is found to have a full disability, or in the event of death, the pension shall be payable from the first day of the month in which any of these events occurred.

Article (26):

If the service, activity, or employment of the insured person ends without fulfilling the conditions for pension entitlement, a lump-sum compensation shall be payable for the periods of contribution to the Old-Age, Disability, and Death Insurance.

This compensation shall be calculated at a rate of 15% of the annual wage for each year of contribution.

The annual wage shall be defined as the settlement wage or income pursuant to Article (22) of this Law multiplied by twelve.

This compensation shall be paid in the following cases:

- Permanent departure of a foreigner from the country or permanent employment abroad or joining the diplomatic mission of their own country.
- Emigration of the insured.
- Final sentencing of the insured to imprisonment for a term covering the remaining period until reaching retirement age.
- Permanent partial disability incurred during imprisonment that prevents the insured from working.
- Joining religious monastic orders.
- Complete disability of the insured.
- Death of the insured, in which case the full amount shall be distributed among the eligible pension beneficiaries in proportion to their shares in the pension. If there is only one beneficiary, the full amount shall be paid to them. If there are no beneficiaries, the amount shall be paid to legal heirs.
- The insured reaching retirement age.

The condition of termination of activity does not apply in cases (5), (6), (7), and (8) for the insured persons referred to in item (Second) of Article (2) of this Law.



In cases (6), (7), and (8), the compensation amount shall be increased by an amount calculated as a percentage equal to the average treasury bill rate during the period from the end of the contribution until the end of the month prior to the occurrence of the event entitling disbursement.

Article (27):

The pension of any person who has actually held the position of Vice President of the Republic, Speaker of the House of Representatives, Speaker of the Senate, Prime Minister and his Deputies, Ministers and their Deputies, Governors and their Deputies shall be calculated at a rate of one-tenth of the settlement wage for each year of service in office, subject to the following:

- The settlement wage shall be the last remuneration for the Speaker of the House or the Senate, or the last salary for the other categories, provided it does not exceed the net maximum wage limit at the date of leaving office.
- The maximum pension shall be 80% of the settlement wage referred to above.
- If the pension is less than 25% of the settlement wage mentioned in item (1), it shall be raised to that level. If leaving office is due to death or total permanent disability resulting from an occupational injury, the pension shall be 80% of the settlement wage mentioned in item (1).
- A fraction of a month shall be rounded up to a full month in the calculation of service periods.
- This Article does not apply to persons of Ministerial grade.

In the event of multiple entitlements under this Article, the total pensions payable shall not exceed the maximum pension specified in item (2).

The public treasury shall bear the cost of the pension entitlement under this Article.

No benefits under this Article shall be granted to any person who has been convicted of a felony or sentenced for a terrorism-related offense or a crime against state security.

In all cases, the total pensions and any increases thereon, whether under this Law or any other, shall not exceed the net maximum wage limit set out in Law No. 100 of 1987 on financial treatment of the Speaker of the House, Prime Minister, government members, Governors, and their Deputies.



The executive regulations of this Law shall specify the rules for implementing this Article.

Book Three: Insurance against Old Age, Disability, and Death

Chapter Three: Rules for the Treatment of Insured Persons Previously in the Armed Forces

Article (28):

The period of service in the Armed Forces shall be added to the period of contribution under the insurance scheme for old age, disability, and death, with respect to those transferred to civil service, including commissioned officers, warrant officers, assistants, non-commissioned officers, volunteer soldiers, re-enlisted personnel receiving high salaries, and military craftsmen.

The insurance entitlements of the insured persons referred to in the previous paragraph shall be settled upon termination of service in accordance with the provisions of this Law, subject to the following:

- If the insured person has not acquired the right to a pension for their military service period, their entitlements shall be settled as if the military and civil service periods constitute a single continuous service period, pursuant to the provisions of this Law.
- If the insured person has acquired the right to a pension for their military service, the pension shall be calculated according to whichever of the following two methods yields the higher benefit:

First Method: The pension for the military service shall be calculated based on the last salary from which the pension reserve contribution was deducted, at a rate of 1/36 of such salary for each year of military service. The pension for the civil contribution period shall be calculated pursuant to the provisions of this Law.

Second Method: The pension shall be calculated treating the military service period as continuous with the civil service period, pursuant to the provisions of this Law.

In all cases mentioned in this section, the following shall apply:

- The period of military service shall be calculated according to the Military Retirement, Insurance, and Pensions Law in force at the time-of-service termination.



- The combined total of the military and civil pensions shall not exceed 80% of the maximum contributory wage specified under this Law.
- The fund referred to in Article (5) of this Law shall be responsible for its share of the pension contributions for the entire contribution period of the insured person in accordance with this Law. The Public Treasury shall bear its share of the pension or compensation in proportion to the period the insured served in the Armed Forces relative to the total contribution period.
- If a pension has already been granted for the military service period, entitlements shall be settled pursuant to Article (29) of this Law, and the final pension shall be paid by the Military Insurance and Pensions Administration.

Article (29):

If the military service of a person covered by the preceding Article has ended and they subsequently take up employment subject to the provisions of this Law, the following rules shall apply:

- If the insured was entitled to a gratuity and other payments for their military service period but has not received them, the military service period shall be counted within the contribution period under this insurance scheme without any additional payments.

If the gratuity and other payments were received and the insured wishes to include the military service period within the contribution period under this insurance, they must repay such amounts to the fund referred to in Article (5) of this Law in a lump sum within three years from the date of becoming subject to the provisions of this Law.

Upon termination of their civil service, their entitlements for both the military period included within the insurance and the civil period shall be settled as a single unit in accordance with this Law.

- If the insured is already receiving a military pension, the new period of contribution shall be treated as a separate and independent period. The insured entitlements for that period shall be determined according to the provisions of this Law, taking into account the following:



- The insured may not benefit from the minimum pension amount more than once.

- The total pension resulting from combining the military pension at the end of military service and the pension for the subsequent contribution period shall not exceed the maximum pension limit specified in paragraph five of Article (24) of this Law at the time of entitlement for the latter period.

- The combination of a military pension due to war operations or service-related injuries and the pension for the later period shall be permitted without limit.

- The combination of a military pension and an injury-related pension shall be permitted without limit.

- The final pension shall be disbursed by the Military Insurance and Pensions Administration.

Article (30):

If an insured person who is receiving a military pension—whether a conscript, retained, or recalled to military service, or assigned service—becomes entitled to a pension due to war operations, military service, or any of the situations specified in Article (31) of the Military Retirement, Insurance, and Pensions Law promulgated by Law No. 90 of 1975, and also meets the conditions for entitlement to a pension for their civil service period, then a pension shall be calculated for the full period of civil contributions pursuant to this Law and shall be added to the military pension and combined without limit.

If the entitlement to the military pension arises due to the death of the insured, the beneficiaries shall have the right to combine both the military pension and the insurance benefits provided under this Law and the Military Retirement, Insurance, and Pensions Law referred to above.

For insured persons among the categories referred to in this Article who have been granted a disability pension under Law No. 90 of 1975, the provisions concerning relapse or complications of the injury, as specified in Book Four of this Law, shall apply.

The final pension shall be paid by the Military Insurance and Pensions Administration.



Book Three: Insurance Against Old Age, Disability, and Death

Chapter Four: Additional Benefits

Article (31):

An additional compensation amount shall be payable in the following cases:

- Termination of the insured person's service due to total or partial disability, or death, provided that such termination results in eligibility for a pension.
- Establishment of total disability or occurrence of death as a result of a work-related injury after the end of service.

This compensation shall be equivalent to a percentage of the annual wage, determined in accordance with the insured person's age at the time of entitlement, pursuant to Table No. (6) annexed to this Law.

The "annual wage" in this context is defined as the pensionable wage multiplied by twelve.

In all cases, the additional compensation amount shall be increased by 50% if the incident arises from a work-related injury.

The amount shall be doubled if it becomes payable due to the insured's death and there are no eligible beneficiaries of the pension.

The additional compensation in cases of death shall be paid to the eligible pension beneficiaries. If there is only one beneficiary, the full amount shall be paid to that person. If no beneficiaries exist, the amount shall be distributed to the legal heirs.

Article (32):

Upon the death of a pensioner, funeral expenses shall be paid in an amount equivalent to three months' pension.

This amount shall be paid to the surviving spouse (widow or widower). If none exists, it shall be paid to the eldest child. If no such person exists, the amount shall be paid to whoever proves they incurred the funeral expenses.



Payment of these expenses must be made within no more than three days from the date the application is submitted.

Article (33):

Upon the death of the insured person or the pensioner, a grant equal to the value of the month of death and the two subsequent months shall be paid, in addition to the wage due for work performed during the month of death.

The grant shall be calculated based on the wage or pension due for the month of death, and shall be paid by the entity responsible for paying the wage or pension, as applicable.

For insured persons working for entities specified in items (1) and (2) of paragraph (First) of Article (2), the grant shall be charged to the budget item that was responsible for the wage.

This amount shall be payable to the eligible pension beneficiaries. If only one beneficiary exists, the full amount shall be paid to them.

Article (34):

In the event of the disappearance of an insured person or pensioner, the eligible beneficiaries shall receive a monthly allowance equivalent to what they would have been entitled to if the insured had died, beginning from the first month of disappearance, and continuing until the insured reappears or is declared legally dead or proven deceased.

If the insured disappeared while performing work, the allowance shall be calculated as equivalent to the combined amount of the pension provided under both the Work Injury Insurance and the Old Age, Disability, and Death Insurance schemes.

The provisions of Article 35 of this Law shall also apply to this allowance.

The executive regulations of this Law shall define the procedures necessary to establish a case of disappearance, as well as the procedures for addressing amounts paid to beneficiaries if the insured or pensioner is later found alive.

After four years have passed from the date of disappearance, or once death is proven (either factually or by court ruling), the date of disappearance shall be deemed the date of service termination for the purpose of calculating all insurance entitlements under this Law. The allowance previously paid shall be treated as a pension from the date of occurrence of any of the aforementioned events.



The amounts specified in Articles 31, 33, and 37 shall be paid to those beneficiaries who are alive at the time the disappearance period ends or at the time of confirmed or presumed death.

Article (35):

Pensions due as of June 30 of each year shall be increased starting from July 1 by a percentage not less than the rate of inflation and not exceeding 15%.

However, the value of the increase must not exceed the proportionate increase relative to the maximum monthly contributory wage as of June 30 of each year.

The Social Insurance Fund referred to in Article (5) of this Law shall bear the cost of the increase for the portion of the pension it covers. The Public Treasury shall cover the remainder.

This increase shall be considered part of the pension when calculating subsequent increases.

The percentage increase referred to in paragraph one shall be determined based on a report from a panel of experts assessing the appropriate pension increase. The increase shall be approved by the Board of Directors and issued by Presidential Decree, upon recommendation of the Minister responsible for Social Insurance, in coordination with the Minister of Finance and the Head of the Authority.

The increased pension amount must not fall below the minimum pension amount referred to in the last paragraph of Article (24) at the time of the increase.

This provision shall not apply to pensions related to partial occupational disability not resulting in termination of service.

Notwithstanding the above, the following shall be entitled to an additional monthly disability allowance of 20% of their total pension (including any increases), if the Universal Health Insurance Authority determines they require permanent assistance from another person to perform daily life tasks:

- The recipient of a permanent total disability pension
- A child who is incapable of earning a living

This allowance shall cease if the recipient takes up employment, the condition is no longer applicable as determined by the relevant authority, or upon their death.



Part Three – Insurance for Old Age, Disability, and Death

Chapter Five – The Gratuity Scheme

Article (36):

The gratuity scheme applies to the insured persons specified in item (First) of Article (2) of this Law.

The gratuity scheme shall be funded by:

- A contribution from the insured person at a rate of 1% of the monthly contributory wage.
- A contribution from the employer at a rate of 1% of the insured person's monthly contributory wage.

The aforementioned amounts shall be deposited into a personal account designated for the insured person. Investment returns shall accrue on the actual amounts deposited in this account for the period beginning from the first day of the month following the date of deposit and ending on the last day of the month preceding the date on which insurance entitlements become due.

The Authority shall invest the funds in this account. The Executive Regulations of this Law shall define the rules and procedures governing the deposit of contributions, calculation of investment returns, and the method by which returns are added to the account balance.

Article (37):

The insured person subject to the gratuity scheme shall be entitled to the balance available in their personal account upon the occurrence of an event that gives rise to insurance entitlements in accordance with the provisions of Articles (21) and (26) of this Law.

In the event of the insured person's death, the account balance shall be paid to the beneficiaries of the pension or lump-sum compensation in accordance with their respective shares as set forth in Table (7) annexed to this Law. If there is only one beneficiary, the full



balance shall be paid to them. In the absence of any pension beneficiaries, the balance shall be distributed to the legal heirs.

Part Three – Insurance for Old Age, Disability, and Death

Chapter Six – The Supplementary Pension

Article (38):

An insured person whose wage exceeds the maximum contributory wage may request a supplementary pension from the Authority in return for contributing on the portion of the wage exceeding the maximum contributory wage, provided such excess does not exceed 100% of the said maximum.

A personal account shall be established within the Social Insurance Fund referred to in Article (5) of this Law, to provide the supplementary pension for the insured person referred to in the preceding paragraph.

The Executive Regulations shall determine the complementary insurance system, the rate of contributions payable by the insured person, and the conditions and rules for entitlement under this Article.

Article (39):

Monthly contributions shall be paid based on the portion of wage or income exceeding the maximum contributory wage, provided such excess does not exceed 100% of the maximum contributory wage, and according to the total contribution rate applicable to old age, disability, and death insurance.

The provisions of paragraphs three and four of Article (36) shall apply to this account.

Article (40):

The supplementary pension shall become payable when the insured person qualifies for a pension under Article (21) of this Law.



The supplementary pension shall be calculated by dividing the balance of the personal account referred to in Article (38) by the life annuity factor. This supplementary pension shall be added to the pension payable under this Law and shall be included in the base for calculating pension increases in accordance with Article (35) of this Law.

The life annuity factor shall be determined by a panel of experts, and a decision in this regard shall be issued by the Chairman of the Authority following approval by the Board of Directors. The factor shall be reviewed every five years.

If the insured person qualifies for a lump-sum compensation in accordance with Article (26) of this Law, the available account balance shall be paid accordingly.

In the event of the death of the insured person without pension entitlement, the account balance shall be distributed to the pension beneficiaries or lump-sum compensation recipients in accordance with Table (7) annexed to this Law. If there is only one beneficiary, the entire balance shall be paid to them. In the absence of any beneficiaries, the balance shall be distributed to the legal heirs.

Part Three – Insurance for Old Age, Disability, and Death

Chapter Seven – General Provisions

Article (41):

The Prime Minister shall issue a decision, upon the proposal of the Minister responsible for social insurance, to gradually unify the retirement age to be sixty-five (65) years, effective from 1 July 2040.

Article (42):

It shall be presumed that the employment or activity of the insured person has not ceased when they transition between the categories or items listed in Article (2) of this Law. The insured person's entitlements shall be calculated upon termination of service based on the total contribution periods as a single unit.

The Executive Regulations shall define the rules and procedures for implementing this Article.



Article (43):

If the employer fails to implement the decision of the committee referred to in item (2) of Article (21) of this Law, they shall be obliged to pay the due wages until the insured person obtains alternative employment. The insured person must comply with the conditions stipulated in item (4) of Article (87) of this Law to benefit from these provisions. The right to such wages lapses if the insured person refuses suitable employment.

Without prejudice to the provisions of the Labor Law, the employer may not terminate the employee's service during the period in which the employee is under review by the committee referred to in the preceding paragraph and until the committee issues its decision. The employment contract shall be deemed extended during this period.

The Authority's decision recognizing the insured person's entitlement to wages under this Article shall constitute an enforceable instrument.

Article (44):

If a person receiving a pension under old age, disability, and death insurance returns to employment or activity subject to this insurance, the new contribution period shall be considered a separate period, and insurance entitlements shall be determined accordingly under the provisions of this Part.

In the case of pension entitlement arising from the new period, the minimum pension amount may not be granted again if it was already availed of during a previous entitlement.

The provisions of old age, disability, and death insurance shall not apply to insured persons whose age exceeds the retirement age.

The Executive Regulations shall set forth the rules and procedures for implementing this Article.



Part Four – Work Injury Insurance

Article (45):

The provisions of this Part shall apply to the insured persons specified in item (First) of Article (2), in addition to the following categories:

- Private sector employees under the age of 18.
 - Apprentices and industrial trainees.
 - Students engaged in summer employment programs.
 - Individuals performing public service.
 - Persons employed after reaching retirement age; the provisions of old age, disability, and death insurance shall not apply to them.
-

Article (46):

Without prejudice to the provisions of the Comprehensive Health Insurance System Law promulgated by Law No. 2 of 2018, the Work Injury Insurance shall be financed through the following:

- A monthly contribution paid by the employer at the rate of 1% of the contribution wage for employees not subject to the aforementioned Comprehensive Health Insurance System Law. This contribution shall be paid to the competent health insurance authority in return for medical treatment and healthcare.
- A monthly contribution paid by the employer at the rate of 0.5% of the contribution wage of their employees, in return for the financial obligations undertaken by the Authority. This percentage may be increased up to 1% depending on the risk level associated with the employer's business activity, as determined by the Executive Regulations of this Law.



Public administrative bodies, public authorities, other public legal persons, and units of the public and business sectors shall be responsible for paying wage compensation and transportation expenses in case of injury, in return for a 50% reduction in the contribution rate specified in item (2) of this Article.

The Authority may approve that employers not falling within the above-mentioned entities assume responsibility for wage compensation and transportation expenses, in return for a 50% reduction in the contribution rate specified in item (2) of this Article.

- Investment returns on the contributions referred to above.

Employers shall be exempted from paying contributions for the insured persons referred to in items (1), (2), (3), and (4) of Article 45 of this Law, if such persons do not receive wages.

Article (47):

The terms “treatment” and “medical care” shall have the meanings as defined in Article (3) of the Comprehensive Health Insurance System Law promulgated by Law No. 2 of 2018.

Article (48):

Without prejudice to the provisions of the Comprehensive Health Insurance System Law No. 2 of 2018, the competent health insurance authority shall undertake the treatment and medical care of the injured insured person.

The injured person may be treated in a higher class of healthcare services, provided that he bears the cost difference, unless an agreement exists whereby the employer assumes these additional costs.

An employer may provide treatment and medical care to the injured person if authorized by the competent health insurance authority, in accordance with the terms and conditions set forth in a decision issued by the Chairman of the competent health insurance authority, in agreement with the Chairman of the Authority.

Article (49):

If the injury prevents the insured person from performing his work, the competent entity shall pay a wage compensation during the period of incapacity equal to the full wage upon



which the insurance contributions were based. This compensation shall be paid at the same intervals as wages – monthly for those paid monthly, and weekly for others.

Such compensation shall continue to be paid throughout the duration of the incapacity, or until the establishment of permanent disability or death.

Any relapse or complication resulting from the injury shall be considered an extension of the initial injury.

The employer shall bear the wage for the day of injury regardless of the time of occurrence. The daily compensation shall be calculated by dividing the monthly wage by thirty.

Article (50):

In the event of a work injury, the employer shall be responsible for transporting the injured person to the place of treatment. The competent entity responsible for paying the wage compensation shall also bear the costs of transportation by ordinary means from the place of residence to the place of treatment if located outside the city of residence. Transportation costs by special means within or outside the city shall be covered if the attending physician determines that the injured person's condition prevents the use of ordinary transportation.

Transportation arrangements and cost reimbursements shall follow the rules established by the Executive Regulations of this Law.

Article (51):

In the event of total permanent disability or death resulting from a work injury, a pension shall be granted equivalent to 80% of the wage specified in Article (22) of this Law.

This pension shall be increased annually by 1% until the insured person reaches retirement age, whether by actual age or deemed age, if the disability or death resulted in the termination of the insured's service. Each such increase shall be considered part of the pension when calculating the next increase.

Article (52):

If a partial permanent disability of 35% or more results from the injury, the injured person shall be entitled to a pension equal to the same percentage of the full disability pension provided for in Article (51) of this Law.



If this disability results in the termination of the insured person's employment due to the absence of any other suitable job with the employer, as per the rules in item (2) of Article (21), the pension shall be increased according to the final paragraph of Article (51).

Article (53):

Without prejudice to item (2) of Article (21), if the partial permanent disability resulting from the injury is less than 35%, the injured person shall be entitled to a lump-sum compensation equal to the same percentage of the full disability pension as set out in Article (51), calculated for a period of four years.

Article (54):

In cases of death or total permanent disability affecting insured persons not receiving wages and listed under items (1), (2), (3), and (4) of Article (45), the pension shall be equivalent to the minimum pension stated in the final paragraph of Article (24), and shall not be less than the numerical minimum specified in Article (163).

If a partial permanent disability of 35% or more results from the injury, the injured person shall be entitled to a pension equal to the corresponding percentage of the pension referred to in the first paragraph of this Article.

The provisions of the final paragraph of Article (51) shall apply to this pension.

If the partial permanent disability is less than 35%, the insured person shall be entitled to a lump-sum compensation equal to that percentage of the pension referred to in the first paragraph of this Article, calculated for a period of four years.

Article (55):

The percentage of partial permanent disability shall be assessed as follows:

- If the disability is listed in Schedule No. (2) annexed to this Law, the corresponding percentage indicated therein shall be applied.
- If the disability is not listed in the aforementioned schedule, it shall be assessed based on the degree of reduction in the injured person's earning capacity, with the percentage clearly stated in the medical certificate.



- If the resulting disability has a particular impact on the injured person's earning capacity in their original profession, the nature of their work shall be detailed, and the impact shall be explained, including any increase over the percentages prescribed in Schedule No. (2).

The Chairman of the Authority may increase the percentages listed in the said Schedule or add new cases based on a proposal by the Board of Directors. The decision shall specify its effective date.

Article (56):

If the insured person had previously suffered a work-related injury, the following rules shall apply for compensation:

- If the total disability resulting from the current and previous injuries is less than 35%, compensation shall be granted based only on the disability resulting from the latest injury and the wage referred to in Article (22) at the time the latest disability is established.
- If the combined disability percentage equals or exceeds 35%, compensation shall be as follows:
 - If the insured was compensated for the previous injury by a lump-sum payment, the pension shall be calculated based on the total disability from all injuries and the wage referred to in Article (22) at the time the latest disability was established.
 - If the insured was receiving a disability pension, the new pension shall be based on the total disability percentage and the wage referred to in Article (22) at the time of the latest disability, provided it is not less than the previous pension.

Article (57):

Wage compensation and injury compensation shall not be granted in the following cases:

- If the insured deliberately causes their own injury.
- If the injury was due to gross and intentional misconduct by the insured.
This includes:



- Actions under the influence of alcohol or drugs.
- Explicit violation of safety instructions posted visibly in the workplace.
This shall not apply if the injury resulted in death or permanent disability exceeding 25% of total disability.

These cases can only be invoked if confirmed by the investigation as stipulated in Articles (61) and (62).

Article (58):

The injured person, treatment authority, or the authority may request a medical re-examination every six months during the first year of confirmed disability, and annually for the next three years.

The treatment authority must reassess the disability each time.

Without prejudice to the insured's right to treatment, no reassessment shall be allowed after four years from the date of disability confirmation.

By exception, the executive regulations may specify medical conditions requiring a longer reassessment period, applying even to past cases, without retroactive financial adjustments.

Article (59):

If the disability percentage is amended upon reassessment under Article (58), the following shall apply:

- If the insured receives a pension, it shall be adjusted starting the month after the new disability rating is confirmed, or suspended based on the updated result.
If the new percentage is under 35%, the pension stops permanently, and the insured is paid a lump sum per Article (53).
- If the insured had received a lump sum for the initial disability:
 - If the new percentage is higher but still under 35%, the insured receives the difference based on the new rating and initial wage, minus the previously paid amount. A reduction in percentage has no effect.
 - If the new percentage reaches 35% or more, the insured is entitled to a pension per Article (52), based on the wage at initial disability confirmation. It is paid from the first month after the latest assessment, deducting the



difference between the previous lump sum and the hypothetical pension due at the initial rating, within limits set in Article (133).

Article (60):

Disability pensions are suspended starting from the month following the scheduled reassessment date if the insured fails to appear.

Payment resumes once reassessment occurs.

If the new rating is lower, it is applied from the originally scheduled date.

The authority may waive delays if justified by valid reasons.

Payments for the suspension period depend on the reassessment outcome.

Article (61):

Private sector employers or actual managers must report any work accident that disables a worker within 48 hours from their absence.

The report must include the injured person's name, address, accident details, injured body part, and treatment location.

An administrative investigation report suffices for on-site accidents involving insured individuals under items (1) and (2) of paragraph (First) of Article (2).

Article (62):

The investigating authority must conduct a dual-copy investigation for every report. It must detail the incident, witness statements if available, and confirm whether the injury resulted from intent or gross misconduct per Article (57).

It must also include statements from the employer (or representative) and the injured person, if possible.



A copy of the investigation is sent to the authority, which may request further inquiries if necessary.

Article (63):

The employer must provide first aid to the injured worker, even if the injury does not prevent work.

Employers of individuals covered under items (3, 4, 5) of paragraph (First) of Article (2) or their actual managers must notify the authority using its designated form for any work injury, and hand a copy of this notice to the injured or their companion upon transfer for treatment.

Article (64):

The competent authority is responsible for all rights under this chapter, even if a third party—not the employer—is liable for the injury, without prejudice to the insured's right to claim compensation from the responsible party.

Article (65):

The competent authority remains liable for benefits under this chapter for one calendar year after the insured's service ends if symptoms of an occupational disease appear during that time, whether employed or not.

This liability continues for diseases with symptoms that appear after that year, as determined by the executive regulations after consulting the relevant health insurance authority.

Article (66):

Neither the injured person nor their dependents may claim additional compensation from the authority under other laws.

They also may not claim compensation from the employer unless the injury resulted from the employer's fault.



Article (67):

The insured is not entitled to medical treatment, care, or wage compensation while on assignment or secondment abroad.

Article (68):

The authority's President may, based on a Board recommendation, amend Schedule (1) of this law to add new cases.

Such amendments apply retroactively.

Article (69):

The insured, pensioner, or dependents may combine benefits from work injury insurance with wages or other entitlements as follows:

- Combine work injury pension and wage without limit.
 - Combine work injury pension and unemployment compensation without limit.
 - Combine work injury pension with the pension under the old-age, disability, and death insurance without limit.
-

Chapter Five – Sickness Insurance

Article (70):

Without prejudice to the provisions of the Comprehensive Health Insurance System Law promulgated by Law No. 2 of 2018, sickness insurance shall be funded from the following sources:

Monthly contributions by the insured persons mentioned in Article (2) of this Law, including:

- Employer's share, calculated as follows:
 - (3%) of the wages of the insured persons mentioned in items (1) and (2) of Section (First) of Article (2) of this Law, allocated for treatment and medical



care. The mentioned entities shall be responsible for paying wage compensation and transportation expenses as stipulated in this chapter.

- (3.25%) of the wages of the insured persons mentioned in items (3), (4), and (5) of Section (First) of Article (2) of this Law.

Insured persons' share, calculated as follows:

- (1%) of wages for employees.
- (4%) of the income category or monthly contribution wage for the insured categories mentioned in items (Second) and (Fourth) of Article (2) of this Law.
- (1%) of the pension for pensioners benefiting from the provisions of treatment and medical care under this chapter.
- (2%) of the pension for eligible dependents benefiting from the provisions of treatment and medical care under this chapter.
- The sickness insurance contributions are distributed as follows:
 - (4%) for treatment and medical care for non-pensioners.
 - (0.25%) for wage compensation and transportation expenses for the insured persons mentioned in items (3), (4), and (5) of Section (First) of Article (2) of this Law.

The Chairman of the Authority may exempt the employer from paying this contribution in return for undertaking the payment of wage compensation and transportation costs.

- The employer may provide treatment and medical care to the patient upon authorization from the Health Insurance Authority, in accordance with the conditions stipulated in the decision referred to in Article (48) of this Law, in return for reducing the contribution rate for treatment and medical care to (1%) of the insured persons' wages, borne by the employer in addition to the (0.25%) contribution rate for wage compensation and transportation.
- Returns on investment of the funds allocated for this insurance.

Article (71):



The provisions of this chapter shall apply progressively to insured persons identified by a decision from the Chairman of the Health Insurance Authority, without prejudice to the rights of insured persons who previously benefited from sickness insurance under the provisions of the Social Insurance Law No. 79 of 1975.

The Executive Regulations of this Law shall define the rules and procedures for collecting and remitting contributions to the Authority for insured persons under the categories referred to in the two items Second and Fourth of Article (2) of this Law.

Article (72):

The provisions of this chapter shall apply to pensioners and eligible dependents according to the rules and priorities set forth by a decision of the Chairman of the Health Insurance Authority in agreement with the Chairman of the Social Insurance Authority, without prejudice to the rights of those who previously benefited from sickness insurance under Law No. 79 of 1975.

Article (73):

To be eligible for the benefits of this insurance, a patient must have been enrolled in the insurance for three consecutive months or six intermittent months, provided that the last two months are consecutive.

The period of employer-sponsored treatment at the employer's expense is counted toward this eligibility period.

This condition does not apply to the categories mentioned in items (1) and (2) of Section (First) of Article (2) of this Law, nor does it apply to pensioners.

Article (74):

Without prejudice to the Comprehensive Health Insurance System Law No. (2) of 2018, the provisions of this insurance shall be suspended during the following periods:

- The period during which the insured person works for an entity not covered by this insurance.



- Mandatory military service, retention, or recall by the armed forces.
 - Periods of special leave, secondment, study leave, and scientific missions spent abroad.
-

Article (75):

The Health Insurance Authority is responsible for treating and providing medical care to the injured or ill person until recovery or disability is confirmed.

The Authority has the right to monitor the patient wherever treatment is provided. "Treatment and medical care" includes what is stated in Article (47) of this Law, as well as medical care and treatment for insured women during pregnancy and childbirth.

Article (76):

If illness prevents the insured from working, the entity responsible for paying wage compensation must pay a compensation equal to (75%) of the daily wage on which contributions were paid for 90 days, which increases to (85%) thereafter.

In all cases, compensation must not fall below the legally prescribed minimum wage.

Compensation continues during the illness or until full disability or death is confirmed, with a maximum of 180 days per calendar year.

As an exception, patients with chronic diseases receive full wage compensation (100%) during the illness period until recovery, stabilization for return to work, or confirmation of full disability.

The authority responsible for wage compensation may suspend payment if the insured fails to comply with treatment instructions.

All administrative entities of the state, public authorities, public sector units, and public business sector units shall implement this provision without requiring a decision by the Chairman of the Health Insurance Authority mentioned in Article (70).

Article (77):



A female insured person is entitled to a wage compensation equal to (75%) of the wage mentioned in the first paragraph of Article (76) during maternity leave, as specified in the Child Law, Labor Law, or civil/public sector employment regulations, provided that she has contributed to the insurance for at least ten months.

Article (78):

The entity responsible for paying wage compensation shall bear the transportation costs for the patient using public transport from their residence to the treatment location if it is outside the city of residence, and special transport if the attending physician deems public transport medically unsuitable.

Transport arrangements and costs are governed by rules issued by the Chairman of the Authority with the Board's approval.

In all cases, wage compensation and transportation provisions do not apply to pensioners or their eligible dependents.

Article (79):

The provisions of this insurance do not affect any superior rights the injured or ill person may have under other laws, regulations, systems, collective agreements, or contracts regarding wage compensation and service levels, to the extent that such rights exceed those stipulated under this insurance.

Article (80):

Subject to Article (47), treatment and medical care must be provided at facilities specified by the Health Insurance Authority.

The Authority may only offer such services at specialized clinics, general hospitals, or specialized centers under special agreements, which must set a minimum level of medical service and its cost, not falling below the minimum level defined by a decision from the Chairman of the Health Insurance Authority in agreement with the Chairman of the Social Insurance Authority.



Article (81):

The Health Insurance Authority shall examine workers exposed to any of the occupational diseases listed in Table No. (1) annexed to this Law.

A service fee of EGP 50 per exposed insured person shall be collected and borne by the employer.

Article (82):

The medical facility shall notify the injured or ill person upon the end of treatment, stating any resulting disability and its percentage. The patient may request a review of the treatment termination report or the disability assessment, in accordance with the medical arbitration provisions stipulated in Article (140) of this Law.

The medical facility shall also provide the same notification mentioned in the preceding paragraph to both the employer and the Authority, indicating the number of days the patient failed to attend treatment, if any. This shall be in accordance with the rules and procedures specified by a decision issued by the Chairman of the Board of Directors of the Health Insurance Authority, in agreement with the Chairman of the National Authority.

The decision of the medical facility concerning the duration of sick leave shall be binding on the employer.

Article (83):

Disability cases as defined in this Law shall be certified by the Health Insurance Authority, with the certificate details specified by a decision from the Chairman of the Authority based on the approval of the Board of Directors.

The Health Insurance Authority may delegate medical councils to certify the aforementioned disability cases.

In the event of a conflict between the decision of the Health Insurance Authority and that of another competent medical board, the matter shall be referred to a committee formed and regulated by a decision of the Chairman of the National Authority, in agreement with the Chairman of the Board of Directors of the Health Insurance Authority. The committee's decision in such a case shall be binding on both parties.



Article (84):

The Chairman of the Board of Directors of the Health Insurance Authority, in agreement with the Chairman of the National Authority, shall issue the implementing decisions for the provisions of this Chapter, except where a specific provision exists.

Chapter Six – Unemployment Insurance

Article (85):

The provisions of this Chapter shall apply to the insured persons specified in subparagraphs (2) and (3) of paragraph (First) of Article (2) of this Law.

Excluded from coverage are workers employed in casual or temporary work, particularly construction workers, seasonal workers, stevedores, land transport workers, agricultural workers, and fishermen.

To be eligible for this insurance, the insured person must not have reached retirement age.

Article (86):

Unemployment insurance is financed from the following sources:

- The employer's monthly contribution amounting to (1%) of the wages of the insured persons.
 - The proceeds from investing the funds of this insurance.
-

Article (87):

To be eligible for unemployment benefits, the following conditions must be met:

- The insured person must not have resigned; cases of abandonment of work shall be considered as resignation.



- The termination of the insured person's service must not be due to a final court ruling in a felony or misdemeanor involving dishonesty, morality, or public decency, impersonation, or submission of false documents.
- The insured person must have been enrolled in this insurance for at least one year, including at least six continuous months prior to each unemployment incident.
- The insured person must have registered with the relevant employment office as unemployed and must report there on the dates determined by the Minister of Manpower.

Article (88):

Unemployment benefits shall be payable starting from the eighth day following the end of service or the termination of the employment contract, whichever is applicable.

Benefits shall continue until the day prior to the insured person's re-employment or for a period of 12 weeks, whichever occurs first.

This period shall be extended to 28 weeks if the insured is unemployed for the first time and has been covered by this insurance for more than 36 months.

Benefits shall also be payable during vocational training as determined by the employment office.

Article (89):

Unemployment compensation shall be calculated as a percentage of the last insured wage during the unemployment period as follows:

- (75%) for the first four weeks.
- (65%) for the second four weeks.
- (55%) for the third four weeks.
- (45%) for the remaining weeks.

Article (90):

By way of exception to Article (89), the unemployment benefit shall be paid at a rate of (40%)



of the last insured wage if the insured person's service ends due to any of the following reasons:

- Causing severe loss to the employer due to fault, with the employer reporting it to the authorities within 24 hours.
 - Failure to comply with written and posted safety regulations.
 - Failure to fulfill core job duties.
 - Disclosure of work-related secrets.
 - Being intoxicated or under the influence of drugs during working hours.
 - Assaulting the employer, the responsible manager, or any superior during or because of work.
-

Article (91):

The right to receive unemployment benefits shall be forfeited in the following cases:

- Refusal to accept a job deemed suitable by the employment office. A job shall be considered suitable if:
 - Its wage is at least (75%) of the unemployment benefit.
 - It matches the insured's qualifications, experience, and physical capabilities.
 - It is located in the governorate where the insured last worked.
 - Engaging in self-employment.
 - Working for others for a wage equal to or exceeding the benefit.
 - Becoming entitled to a pension equal to or exceeding the unemployment benefit, taking into account Article (69), clause (2).
 - Emigrating or permanently leaving the country.
 - Reaching retirement age.
-



Article (92):

Payment of unemployment benefits shall be suspended in the following cases:

- If the insured does not attend the employment office on the scheduled dates without a valid excuse.
- If the insured refuses the training prescribed by the employment office.

In both cases, benefit payments shall resume upon removal of the suspension cause, for the remaining entitlement period.

- If the insured is conscripted into military service. The benefit shall resume upon completion of military service, which shall not be counted within the entitlement period.
- If the insured works for others for a wage less than the benefit amount.
- If the insured is entitled to a pension lower than the benefit amount.
In cases (4) and (5), the insured shall receive the difference between the benefit and the wage or pension, for the remaining duration of entitlement.

Article (93):

In the event of a dispute concerning the cause of termination of employment, unemployment compensation shall be paid at a rate of 40% of the last wage for a period of four weeks. During this period, the competent Labour Relations Office shall issue an opinion on the dispute, in accordance with the procedures specified by a decision issued by the Chairman of the Authority in coordination with the Minister of Manpower.

Based on the preliminary findings of the aforementioned office, as reflected in the documents submitted, the following shall apply:

- The compensation shall be disbursed if the other eligibility conditions prescribed in this Chapter are fulfilled.
- Any compensation previously paid to the insured shall be recovered if it is established that they were not entitled to receive it.

Chapter Seven: Social Welfare for Pensioners



Article (94):

The provisions of this Chapter shall apply to pensioners as determined by a resolution of the Chairman of the Authority following the approval of the Board of Directors.

Article (95):

A Social Welfare Account for Pensioners shall be established within the fund referred to in Article (5) of this Law. Its resources shall consist of the following:

- Allocations by the Social Insurance Fund for the benefit of the Social Welfare Account, as determined by the Board of Directors of the Authority.
 - Allocations from the State's General Treasury for the benefit of the Social Welfare Account.
 - Returns on the investment of the assets and reserves of the Social Welfare Account.
 - 30% of any fines imposed in accordance with the provisions of this Law.
 - Donations, gifts, and grants accepted by the Board of Directors.
 - Any other resources allocated to this account.
-

Article (96):

The Board of Directors shall be responsible for proposing the various services and activities provided to pensioners, and for setting the conditions and eligibility criteria for accessing such services. These may include in particular:

- Assistance in delivering pensions to the homes of ill, incapacitated, or elderly pensioners or their beneficiaries.
- Provision of recreational means such as excursions, theatre attendance, resort stays, and access to public parks.
- Coordination with various entities to secure benefits and services for pensioners, and implementation of relevant laws and regulations concerning their additional rights



and benefits.

- Any other social activities as determined by the executive regulations of this Law.
-

Article (97):

Upon recommendation from the Chairman of the Authority, the Prime Minister shall issue a decision granting pensioners who fall under the scope of this Chapter certain special concessions, including but not limited to:

- Partial discounts on railway fares and public transport owned by the State within cities.
 - Reduced entry fees to clubs, museums, exhibitions, cinemas, and theatres owned by the State.
 - Reduced accommodation costs in medical facilities affiliated with the State administrative apparatus.
 - Reduced costs for domestic and international trips organized by the State's administrative apparatus, public authorities, public institutions, or their affiliated economic units. The reduction shall not exceed 75% of the official cost.
 - Priority access to discounts and services offered by EgyptAir for air travel.
 - Priority access to services provided by the General Authority for Nasser Social Bank, as well as other banks and institutions.
-

Chapter Eight: Beneficiaries of Pensions

Article (98):

Upon the death of the insured or pensioner, eligible beneficiaries shall be entitled to receive



a pension based on the apportionments specified in Table (7) annexed to this Law, starting from the first day of the month in which the death occurred.

"Beneficiaries" refers to the widow, widower, sons, daughters, parents, and siblings of the deceased, provided they met the eligibility conditions stipulated in this Chapter at the time of death.

Article (99):

For a widow or widower to be eligible for a pension, the marriage must be officially documented or proven by a final court judgment. The widower must not be remarried.

The executive regulations of this Law shall specify the circumstances under which proof of marriage may be accepted by other means and the acceptable methods of such proof.

Article (100):

To be eligible, a daughter must be unmarried.

A son must be under 21 years of age, except in the following cases:

- He is incapacitated for work.
 - He is a student enrolled in an educational institution that does not exceed the level of a bachelor's degree, provided he is under 26 years old and not employed or practicing a profession.
 - He has obtained a final qualification not exceeding the level mentioned above, has not started employment or practiced a profession, and is under 26 if holding a bachelor's degree, or under 24 if holding a lower-level qualification.
-

Article (101):

Siblings shall be eligible for a pension in addition to meeting the conditions applicable to sons and daughters, provided that it is established that the deceased insured or pensioner was supporting them financially, in accordance with the terms and procedures defined by the executive regulations.



Eligibility for support shall be re-evaluated upon any change in pension status.

Article (102):

If a beneficiary qualifies for more than one pension from the Authority and/or the State Treasury, they shall be entitled to only one pension, in the following order of priority:

- A pension due in their own right.
- A pension due from a spouse.
- A pension due from parents.
- A pension due from children.
- A pension due from siblings.

If multiple pensions are due from persons of the same category, the earliest accrued shall be prioritized.

If the selected pension is lower than another, the difference shall be paid from the latter.

The extent and amount of such differential payments shall be adjusted in light of future changes to the value of either pension. The executive regulations shall establish the criteria and procedures for implementing this Article.

Article (103):

Payment of the pension to a beneficiary shall be suspended in the following circumstances:

- If the beneficiary takes up employment with a net income equal to or exceeding the pension amount. If the income is less, the difference shall be paid as of the employment date and adjusted each January. The executive regulations shall define "net income".
 - If the beneficiary engages in a commercial or non-commercial profession regulated by law for more than five years, whether consecutive or not. Entitlement to the pension resumes from the first day of the month following cessation of the activity. The executive regulations shall determine applicable professions and conditions.
-



Article (104):

By way of exception to the restrictions set out in Articles (102) and (103), a beneficiary may combine pensions or pensions and income from employment or profession within the following limits:

- Pensions may be combined up to the minimum pension level specified in the final paragraph of Article (24) of this Law. Any shortfall shall be made up in accordance with the priority order set in Article (102).
- A pension and income may be combined up to the minimum pension level specified in Article (24).
- A widow may combine her pension as a beneficiary with her personal pension, and with income from employment or profession, without limitation.
- A widower may combine his pension as a beneficiary with his personal pension, and with income from employment or profession, without limitation.
- Children may combine both pensions due from their parents without limitation.
- A beneficiary may combine all pensions due to them from the same deceased person without limitation.

Article (105):

The pension payable to a beneficiary shall be terminated as of the first day of the month following the occurrence of any of the following events:

- The death of the beneficiary.
- The marriage of a widow, widower, daughter, or sister.
- A son or brother reaching the age of twenty-one, except in the following cases:
 - A person incapacitated from earning, until the incapacity ceases.
 - A student, until the earlier of the date he joins employment, begins a profession, or reaches the age of twenty-six. If a student reaches the age of twenty-six during the academic year, the pension shall continue until the end of that academic year.



- A graduate with a final academic qualification, until the earlier of the date of employment, engagement in a profession, or reaching the age of twenty-six for holders of a bachelor's or licentiate degree, or twenty-four for holders of lower-level qualifications.
- The beneficiary becoming entitled to another pension, in accordance with Articles 102 and 104 of this Law.

In the case of termination of the pension for reasons other than death or entitlement to a higher-priority pension, the son or brother shall be granted a lump-sum allowance equal to one year's pension, with a minimum of EGP 500. The same applies to a daughter or sister upon marriage. This allowance shall be granted only once. The executive regulations of this Law shall determine the procedures and rules for disbursement of the allowance.

Article (106):

If a beneficiary's pension is suspended or terminated in whole or in part, the affected amount shall be reallocated among the remaining beneficiaries of the same category. If there are no other beneficiaries in that category, the amount shall be reallocated to beneficiaries in other categories. If the share of any reallocated beneficiary exceeds the maximum entitlement set forth in Schedule No. (7) annexed to this Law, the surplus shall be reallocated to the next eligible category, in accordance with the order specified in the executive regulations.

When the reason for suspension ceases, the pension shall be redistributed among all eligible beneficiaries as of the date the reason ceases. The reallocated share must not exceed the maximum share set forth in Schedule No. (7).

If the pension of the parents is terminated under Case No. (2) of Schedule No. (7), the remaining share—after redistribution to widows—shall be allocated to the brothers and sisters meeting the eligibility conditions as of that date, up to a maximum of one-quarter of the pension.

If the pension of the widow category is subsequently terminated, one-quarter of the pension of the pensioner shall be allocated to the eligible brothers and sisters.

Article (107):



The pension shall be redistributed among beneficiaries as of the first day of the month following the occurrence of any of the following events:

- Divorce or widowhood of a daughter or sister.
- A son or brother becoming incapacitated from earning.

The executive regulations of this Law shall outline the rules and procedures for implementing the provisions of this Chapter.

Article (108):

The provisions of this Chapter shall also apply to beneficiaries under special pension laws in any matters not specifically governed by those laws.

Chapter Nine: The Public Treasury

Article (109):

The funds of the Social Insurance Fund referred to in Article (5) of this Law are private funds. They shall enjoy all forms and levels of legal protection granted to public funds. These funds and their returns are the property of their beneficiaries and must be treated as private funds by the Authority and all State entities. These funds may not be expended except for the purposes for which they were created, as specified by this Law.

Article (110):

Only the entitlements provided for under this Law shall be binding on the Social Insurance Fund referred to in Article (5). If the insured person, pensioner, or any of their beneficiaries becomes entitled to additional amounts under special laws or decrees, such additional amounts shall be borne by the Public Treasury.

The Public Treasury may delegate the Authority to make such payments on its behalf, provided that it reimburses the Authority within thirty days from the date of disbursement. In case of delay, the Public Treasury shall pay interest on the unpaid amounts for the period from the date of disbursement until payment. The interest rate shall be equivalent to the average return on Treasury bills and bonds issued during that period.



Article (111):

The Public Treasury shall be obligated to pay an annual installment to the Authority amounting to EGP 160.5 billion, which shall increase annually at a compound rate of 6%, for a duration of fifty (50) years. This installment shall be paid in consideration of the Social Insurance Fund referred to in Article (5) of this Law assuming responsibility for the following:

- The obligations of the Public Treasury regarding pensions due up to the effective date of this Law.
- The obligations of the Public Treasury as provided under this Law, specifically those set forth in Articles 2 and 3 of the Issuance Law, as well as Articles 19 (paragraph (b) of item 3), 23 (item 4), 27, 28 (item (c)), 29, 35, 159, and 163 of this Law.
- The Public Treasury's contribution toward the categories referred to in Item (Fourth) of Article (2) of this Law.
- The amounts deposited into the accounts of the two Social Insurance Funds with the National Investment Bank as of the effective date of this Law.
- The amounts of bonds issued by the Ministry of Finance to the two Social Insurance Funds prior to the effective date of this Law.
- The entire debt owed by the Public Treasury to the two Social Insurance Funds prior to the effective date of this Law.
- The actuarial deficit in the current social insurance system as of the effective date of this Law.

The aforementioned annual installment shall not include the following:

- Exceptional pensions granted by Presidential Decree Law No. 71 of 1964 and awarded after the effective date of this Law.
- Any additional benefits granted after the effective date of this Law and borne by the Public Treasury, whether through an increase in existing benefits or the introduction of new benefits for specific groups.

Upon the expiration of the fifty-year period referred to in the first paragraph of this Article, the Public Treasury shall continue to pay the financial entitlements due to the Authority in accordance with the provisions of this Law.

A decision shall be issued by the Prime Minister, based on a proposal from the Minister of Finance and the Mr. Khaled Ali - Senior Tax Partner setting forth the rules and provisions for the implementation of this Article.



Article (112):

The adequacy of the annual installment payable by the Public Treasury shall be reviewed every fifteen (15) years from the effective date of this Law.

This review shall be conducted through the preparation of a financial and actuarial study of the social insurance system by a Committee of Experts.

If the study concludes that an increase in the value of the installment is necessary, the required legislative measures shall be taken to implement such adjustment.

Article (113):

The Public Treasury shall be obligated to pay the annual installment referred to in Article 111 of this Law in twelve equal monthly portions throughout the year for which the installment is due.

Each monthly portion shall be paid within the month of its due date, and no later than the end of that month.

In case of delay in payment, the Public Treasury shall be liable to pay interest on the unpaid amounts for the period from the due date until the actual date of payment.

The interest shall be calculated based on the average yield on Treasury bills and bonds issued during the corresponding period.

If the delay in payment continues for three consecutive months, the Chairman of the Authority shall be required to submit the matter to the Cabinet for appropriate action.

Article (114):

Without prejudice to the provisions of Article 113 of this Law, the Public Treasury shall be required, when presenting the draft State General Budget Law to the House of Representatives, to submit a report confirming that it has paid the amounts stipulated in Article 111 of this Law.

The State General Budget Law may not be approved unless the amounts specified in Article 111 are included in the draft law.



Article (115):

The employer shall be obligated to pay the social insurance contributions due for the employees in accordance with the provisions of this Law. These include both the employer's share and the portion to be deducted from the insured employee's wage.

The contributions payable by the employer for the insured categories referred to in Paragraph (First) of Article 2 shall be calculated as follows:

- For categories (1) and (2): based on the employee's wage due for each month.
- For the remaining categories: based on the January wage of each year. If the employee joins the service after January, contributions shall be based on the wage in the month of employment, and continue on that basis until the following January, after which the standard rule shall apply.

For calculation purposes, the number of working days per month shall be fixed at 30 for those not receiving a monthly wage.

No contributions are due for the month in which the employment starts unless the employee works the full month, while full contributions are due for the month in which employment ends.

The insured person and the employer shall be exempt from paying contributions for the period of compulsory military service.

Article (116);

Without prejudice to the minimum wage for contribution purposes, the Executive Regulations of this Law shall determine the contribution wage for certain categories of insured persons, the method of its calculation, the liable party, and the payment schedule.

Article (117):



Any insured person from the categories referred to in Paragraphs (Second) and (Third) of Article 2 of this Law may request to upgrade their contribution income to the next higher category, provided that they have paid all amounts due up to the date of submitting the request.

They may also request a downgrade to the next lower category, provided that valid reasons are submitted. Such change shall not be made until the reasons are reviewed and approved by the Authority.

The modification of the contribution income shall take effect from the first day of the month following the date the request is submitted.

It is mandatory to upgrade the contribution income of the insured persons in question to the next higher income category no later than three years after remaining in the lower category.

The Executive Regulations of this Law shall determine the conditions and procedures necessary for implementing these provisions.

Article (118):

The insured person referred to in Article 117 may request to modify the contribution income for actual periods of participation, from the start of their enrollment in the system up to the contribution income at the time of the request—or to a higher income.

They may also request to modify certain contribution categories sequentially from the earliest periods to higher categories.

In all cases, the request shall be accepted only if the following conditions are met:

- The insured person has paid all amounts due to the Authority up to the date of the request.
- The medical authority determines their fitness, and the Executive Regulations shall specify the procedures for assessing the insured person's health status.

The insured person shall pay the difference in contributions, along with an additional amount calculated at a rate equal to the average yield on treasury bills and bonds on the total of such differences, from the start of the contribution period until the end of the month preceding the date of payment.

The insured shall not be considered as contributing under the modified income unless these amounts are paid within one year from the date of notification and prior to the occurrence of any insured event granting entitlement under this Law.



Article (119):

Contributions shall be due for the following periods, in accordance with the rules and conditions specified for each:

- **Unpaid external secondments and unpaid leave for working abroad:**
The insured shall be liable for both their share and the employer's share of contributions, which must be paid in foreign currency.

The Executive Regulations, in coordination with the competent minister, shall define the accepted foreign currencies, exchange rate, payment procedures and timing, and any additional charges for late payment as per the percentages set in Article 121 of this Law.

- **Unpaid Leave:** If the insured chooses to include such leave within their contribution period, they are liable for both shares of the contributions.
The Executive Regulations shall govern how and when to express this intent and how to pay the contributions and any additional charges for delays, in accordance with Article 121.

If the insured is proven to have worked during the leave, then both employee and employer shares must be paid, with the Executive Regulations specifying payment deadlines and responsible parties, plus applicable charges under Article 121.

- **Unpaid Study Leave:** The employer is liable for their share, payable according to regular schedules. The insured shall pay their share as per the deadlines set in the Executive Regulations.
- **Unpaid Scientific Scholarships:** The sponsoring entity is responsible for both the employer's and the insured's contributions, payable on the regular schedule.
- **Internal Secondments:** The receiving entity shall pay the employer's share and deduct the insured's share from their wage, remitting both to the original employer for onward transmission to the Authority according to the regular payment schedule. This also applies to full-time secondments.
- **Military Recall and Retention:** The entity paying the wage during such periods shall cover the employer's share and deduct the insured's share, paying both to the Authority on schedule.



Article (120):

Private sector employers shall provide the Authority with data on employees, wages, and contributions using forms prepared by the Authority, and in accordance with Article 127.

Contributions shall be calculated based on these submitted forms.

If the employer fails to submit the required data, contributions will be calculated based on the most recent data previously submitted or based on the Authority's investigations.

In this case, the Authority must notify the employer of the calculated dues.

The employer may object to this assessment at the competent office within 30 days of receiving the notice, by paying an objection fee of EGP 100, which will be credited to the account specified in Article 150.

The objection will not be accepted unless the fee is paid.

The Authority must respond to the objection within 30 days of its receipt.

If the objection is rejected, the employer may request that the dispute be referred to the Dispute Resolution Committee under Article 148.

The Authority shall notify the employer of the committee's decision, and the dues shall be adjusted accordingly.

The employer may appeal the committee's decision before the competent court within 30 days of its issuance.

The account becomes final and payable if no appeal is filed, or if the employer does not request referral to the committee within 30 days from receiving notice of rejection.

Article (121):

The employer, for the insured persons under Paragraph First of Article 2, and the insured persons themselves under Paragraphs Second, Third, and Fourth, as applicable, must pay the following amounts on the dates specified:



- **Monthly Contributions:** Due on the first day of the month following the month of entitlement.
- **Installments Owed by the Insured:** Due on the first day of the following month.
- **Installments for Overdue Amounts:** Due in the month for which the installment is due.
- **Amounts Deducted from Wages that were Overpaid to the Insured Without Justification:** payable from the first day of the month following the employer's notification.

In case of delay, an additional monthly amount is due from the obligated party (including government agencies and public bodies) for the period from the due date to the end of the month of payment.

This additional amount is calculated at a rate equal to the average yield on treasury bills and bonds for the month prior to the due month, plus 2%.

This additional charge is waived if payment is made within 15 days of the due date.

In all cases, the payer bears the cost of remitting contributions to the Authority. The Authority may collect a fee of 0.1% (1 per 1,000) of the collected amount, with a minimum of EGP 10 and a maximum of EGP 100, which is credited to the account mentioned in Article 150.

Exceptionally, the Authority may, with the approval of its Board of Directors, adopt other methods of collection, particularly:

- Assigning collection duties to administrative bodies, by agreement with the competent authorities. These bodies must remit the collected contributions by the first day of the month following collection, for a commission not exceeding 1% allocated to the collectors. These bodies may also enforce administrative seizure under Article 132.
- Determining additional charges for delayed remittances, not exceeding the rates specified in this Article.



Part Ten – General and Miscellaneous Provisions

Chapter Two – Special Provisions Regarding the Payment of Contributions for Certain Categories of Insured Persons

Article (122):

Without prejudice to the provisions of Article (120) of this Law, the employer in the private sector shall be liable to pay the full number of contributions in cases where the employment contract is suspended or where the wages of the insured persons are insufficient to cover such contributions. Any amounts paid by the employer on behalf of the insured persons shall be deemed to constitute a loan, to be repaid in accordance with the provisions set forth in the Executive Regulations of this Law.

The employer in the private sector shall be obligated to display, in visible locations at the workplace, the certificate evidencing payment of contributions to the Authority. The Executive Regulations shall determine the specific information and details to be included in this certificate.

Article (123):

The Authority shall have the right to utilize all necessary means for the collection of contributions and other financial entitlements, as well as for the disbursement of pensions and other rights established under this Law. Such means may include financial instruments, electronic methods, and the use of banking and governmental electronic payment and collection networks.

Part Ten – General and Miscellaneous Provisions

Chapter Three – Exemption from Taxes and Service Charges



Article (124):

The value of contributions due under the provisions of this Law shall be exempt from all existing and future taxes and fees of any kind.

Forms, documents, cards, contracts, receipts, certificates, printed materials, and all instruments required for the implementation of this Law shall be exempt from stamp duties.

All fixed and movable assets of the Authority, as well as all of its investment activities, regardless of their nature, shall be exempt from all types of taxes, including value-added tax (VAT) and real estate taxes, as well as from all currently imposed or future governmental or public authority fees within the Arab Republic of Egypt. Such exemptions shall also include documentation, registration, and stamp duties in all related processes.

Additionally, the Authority's activities shall not be subject to the laws governing the supervision and regulation of insurance entities.

The Authority shall also be exempt from the payment of taxes and duties on goods imported from abroad that are necessary for the performance of its functions.

Article (125):

All entitlements and amounts paid in accordance with the provisions of this Law shall be exempt from all types of taxes and fees. This exemption shall also apply to arrears or accrued entitlements.

Article (126):

All legal actions initiated by the Authority, insured persons, pensioners, or entitled beneficiaries under the provisions of this Law shall be exempt from judicial fees at all levels of litigation. These cases shall be adjudicated on an expedited basis, and the courts may, in all cases, order immediate enforcement without the requirement of a security bond.

Article (127):

Rights established under this Law shall be calculated based solely on the data and documents contained in the insured person's social insurance file, without recourse to the employment service file.



The Executive Regulations of this Law shall specify the registers and records that employers must maintain, the individual files to be created for each insured person, the documents to be filed therein, and the data and forms to be submitted to the Authority concerning the employees, their wages, contributions, and the deadlines for submitting such data and forms.

procedures for collecting contributions and dues owed to the Authority under this Law.

Part Ten – General and Miscellaneous Provisions

Chapter Four – Payment Documents, Deadlines for Benefit Applications, and Dispute Time Limits

Article (128):

The Executive Regulations of this Law shall determine, based on the proposal of the Board of Directors of the Authority, the conditions, procedures, and documents required for the settlement and disbursement of entitlements under this Law.

Article (129):

By way of exception to the provisions of the Civil Code, applications for the disbursement of pensions, compensations, or any amounts due under this Law must be submitted within a maximum period of five years from the date on which the entitlement arises.

If the application is submitted after the expiry of this time limit, the pension shall be paid from the first day of the month in which the application was submitted, in addition to any pension amounts due for the five years preceding the application date. The right to claim any amounts prior to that period shall be forfeited.

A claim for any entitlement under this Law shall be deemed to include a claim for all other related entitlements.

The limitation period referred to shall be interrupted for all entitled parties if any one of them submits a timely claim.

Pension payments that remain unclaimed for six months shall be suspended, and the provisions of the first paragraph shall apply upon submission of a request by the concerned party to resume payment.



Article (130):

The Authority shall take all necessary measures to assess and pay insurance entitlements within four weeks from the date the insured person or beneficiary submits an application accompanied by all required documents.

If disbursement is delayed beyond this time frame, the Authority shall, upon the request of the concerned party, pay the due amounts in addition to a supplementary amount for each month of delay beyond the specified deadline. The supplementary amount shall be calculated based on the average yields of Treasury bills and bonds from the date the insured person or beneficiary completed the required documentation, provided that the supplementary amount does not exceed the original entitlement.

The Authority shall seek recourse from the person responsible for the delay to recover the supplementary amounts it is obligated to pay, unless the delay is proven to be due to an administrative error.

Such supplementary amounts shall not be payable in cases of dispute unless from the date the legal action was initiated.

Article (131):

Without prejudice to Articles (56) and (59) of this Law, the Authority may not amend the entitlements established under this Law after three years from the date the insured party was notified of the final determination of their insurance rights. The right to claim modification of such entitlements shall lapse after the expiry of this period, except in the following cases:

- Issuance of a final court ruling.
- Enactment of subsequent legislation granting an increase in insurance entitlements.
- Material errors in calculations made during the settlement process.
- Cases involving fraud or deception.
- Cases in which the claimant was not entitled to the original insurance benefit.

The Executive Regulations shall determine the format of the notice referred to in the first paragraph.



In all cases, the right to bring a claim for amendment of these entitlements shall lapse after fifteen years from the date of entitlement.

Part Ten – General and Miscellaneous Provisions

Chapter Five – Guarantees of Collection

Article (132):

Amounts due to the Authority under this Law shall have priority over all other debts and enjoy a lien over all the debtor's assets, both movable and immovable, and shall be satisfied prior to the collection of judicial costs.

The Authority shall have the right to collect such amounts through administrative attachment procedures and may allow the debtor to pay in installments, in accordance with the conditions and procedures set forth in the Executive Regulations of this Law.

Article (133):

Entitlements of the insured person, pensioner, or beneficiaries held by the Authority may not be subject to attachment or assignment.

By way of exception to the foregoing, attachment or assignment of such entitlements shall be permissible to satisfy the following:

- Alimony, in accordance with Law No. 1 of 2000 concerning the regulation of certain personal status procedures.
- Amounts owed to the Authority by the debtor.
- Amounts due for military pensions and social assistance.
- Repayment of loans from Nasser Social Bank.
- Installments owed to the Authority.
- Cases approved by the Board of Directors at the request of the concerned party.



With respect to monthly pensions, deductions shall be limited to 25%. In the event of competing claims, alimony shall take precedence within the attachable portion, after deducting the portion allocated to settle debts owed to the Authority.

The Authority may deduct any amounts owed by the insured person or pensioner prior to death from the total insurance entitlements payable to beneficiaries, to be distributed among them in proportion to their individual shares.

The Authority may allow the insured person to pay outstanding amounts in installments according to Schedule No. (4) attached to this Law. Remaining installments shall be canceled in the event of entitlement to a disability or death pension pursuant to Article (21).

No pension shall be disbursed under item (6) of Article (21) unless the amounts owed by the insured person and the present value of the installments are paid in accordance with the valuation table annexed to the Executive Regulations.

If a lump-sum compensation is paid without entitlement to a pension, the present value of the owed installments shall be deducted from the total amount due.

Installment payments owed by the insured person shall be suspended during any periods for which they are not entitled to wages or wage-related compensation. Installments shall resume once the person becomes entitled to wages, and the installment period shall be extended by the duration of the suspension.

The Authority may accept payment of amounts due from the insured person, pensioner, or beneficiaries in installments over a five-year period.

The Authority may also impose attachment on the insured person's wage for recovery of unpaid contributions or other amounts due, in accordance with the limits and rules stated in the second paragraph of this Article.

Part Ten – General and Miscellaneous Provisions

Chapter Six – Miscellaneous Provisions

Article (134):

The insured person, pensioner, or eligible beneficiaries may request any information regarding their insurance status in exchange for a service fee not exceeding ten Egyptian pounds per request.

The Executive Regulations of this Law shall determine the applicable service fee, the



procedures for obtaining such information, and the cases in which exemption from payment of the fee shall apply.

Article (135):

The Board of Directors shall determine the fees for utilizing insurance-related services provided by the Authority to third parties.

Article (136):

The Authority shall issue a certificate to private sector employers, upon payment of a fee not exceeding ten Egyptian pounds, confirming their compliance with registration and contribution requirements for all their employees.

Such certificate must be visibly displayed at the employer's premises and shall be renewed annually.

Every insured person belonging to the categories specified in Item (4) of Article (2) must register with the Authority through the office competent for their place of residence. The profession stated on the national identification card shall be considered the sole basis for determining the insured's occupation.

All government entities shall suspend dealings with employers or insured persons who fail to present a valid certificate of registration with the Authority.

The Executive Regulations of this Law shall specify the rules and procedures for implementing the provisions of this Article, in coordination with the relevant ministers.

Article (137):

All proceeds from service fees and other charges collected pursuant to this Law shall be deposited into the account stipulated in Article (150) hereof.

Article (138):

All the physical and intangible elements of an enterprise, regardless of whose possession they are in, shall be deemed collateral for the satisfaction of all amounts due to the Authority.



Any successor shall be jointly liable with previous employers—whether owners or tenants of the premises where the business was conducted—for all outstanding obligations.

However, if any component of the enterprise is transferred to another person by sale, merger, bequest, inheritance, assignment, or otherwise, the successor's liability shall be limited to the value of the assets acquired.

No party shall be released from such liability unless they present a certificate issued by the Authority, dated prior to the transfer of ownership, confirming that no outstanding debts are due on the enterprise or the premises as of the transfer date.

Article (139):

The disbursement of insurance entitlements to insured persons referred to in Items (2), (3), and (4) of Article (2) of this Law shall be conditional upon the fulfillment of all obligations required under the provisions of this Law.

Article (140):

An insured person may submit a request for reconsideration of a decision issued by the medical treatment authority within one (1) week from the date of notification of the termination of treatment, return to work, or a determination that the individual does not suffer from an occupational disease; or within one (1) month from the date of notification of non-recognition of disability or the assessed percentage thereof.

Likewise, a son or brother may submit a request for reconsideration of the medical authority's decision of non-recognition of incapacity for work, within one (1) month from the date of such notification.

The request shall be submitted to the Medical Arbitration Committee of the Authority, accompanied by supporting medical certificates, and subject to payment of a service fee of twenty Egyptian pounds.

The Executive Regulations of this Law shall govern the composition of the Medical Arbitration Committee, the procedures for its operation, and the means by which its decisions are to be communicated, in coordination with the Minister of Manpower.

Article (141):



The Authority is obligated to fulfill all its obligations in full toward the insured persons and beneficiaries, even if the employer has failed to register them with the Authority. Rights shall be determined in accordance with the provisions of this Law.

If the Authority is unable to verify the data regarding the duration of insurance or the wage, the pension or compensation shall be calculated based on the undisputed duration and wage.

If it is not possible to verify the wage amount, the pension or compensation shall be paid based on the legally prescribed minimum wage.

As an exception to the rules on contributions, the employer shall be required to pay the Social Insurance Fund the actuarial present value of the pension and other insurance entitlements resulting from the proven existence of an employment relationship.

The Executive Regulations shall set forth the rules and provisions for calculating the actuarial present value.

Article (142):

The employer must provide the Authority with a list of employees whose service is due to end due to reaching the retirement age, at least three (3) months prior to the date of termination.

In the private sector, for each month of delay in notifying the Authority of an insured employee's service termination, the employer shall be liable to pay an additional amount equivalent to 20% of the contribution due for the last month of the insured's contribution period, in accordance with the conditions and rules stipulated in the Executive Regulations of this Law.

Article (143):

Authorized employees of the Authority have the right to access workplaces—including establishments located in free zones and other legally distinct areas—during normal working hours to conduct necessary investigations and to examine records, books, documents, files, and financial statements related to the implementation of this Law.

The Minister of Justice, in agreement with the Chairperson of the Authority, shall determine which Authority employees are granted judicial police powers to enforce the provisions of this Law.



Article (144):

Any party commissioning work to a contractor must notify the Authority of the contractor's name, address, and project details at least seven (7) days before the commencement of the work.

No dues shall be paid to the contractor until they provide evidence of payment of the relevant social insurance contributions for the project.

In the event of failure to fulfill these obligations, the commissioning party shall be jointly liable with the contractor for the insurance obligations under this Law.

Relevant authorities responsible for issuing construction or demolition permits, or for reporting related violations, must also notify the Authority with the permit data and the name and address of the contractor or the party to whom the violation is issued, within the same timeframe mentioned above.

Article (145):

Government entities and agencies, including the Egyptian Tax Authority, the General Directorate of Passports, Immigration, and Nationality, as well as banks, unions, and associations, are required to provide the Authority with any data it requests for the application of this Law. This shall not be considered a breach of professional secrecy or official duty.

The Civil Status Sector must provide the Authority with all necessary data for implementing the provisions of this Law—particularly occupational data, marital status changes for pension beneficiaries such as marriage, divorce, and any updates, as well as notifications of deaths among pension recipients.

All data must be provided to the Authority free of charge and without any fees.

The Executive Regulations shall determine the rules and procedures for implementing this Article.

Article (146):



All administrative units of the state, agencies, associations, unions, companies, and employers who employ pensioners or beneficiaries under this Law must notify the Authority of the names of such employees; their employment start date, wage, and the entity from which they receive their pension—within one (1) month of employment.

Likewise, the pensioner or beneficiary, or the person receiving the pension on their behalf, must notify the Authority of any change in eligibility that could lead to suspension, reduction, or termination of the pension—within one (1) month of the change.

Article (147):

By way of exception to the provisions of the Civil Code, the Authority's claims against employers, insured persons, pensioners, and beneficiaries shall be time-barred after fifteen (15) years from the date the claim became due, if the debtor invokes the statute of limitations.

Without prejudice to the general causes of interruption of prescription provided in the Civil Code, the limitation period shall be interrupted by any action taken by the Authority indicating its pursuit of the debt, including sending a registered letter with acknowledgment of receipt, administrative seizure, or any other act that clearly demonstrates the Authority's intent to collect.

In all cases, limitation shall not apply to the Authority's claims in cases of fraud or deception by the debtor aimed at obtaining or avoiding payment of funds due to the Authority.

Limitation shall also not apply to employers who have not previously registered all or some of their workers, except from the date the Authority becomes aware of their employment.

Article (148):

The Authority shall establish committees to examine disputes arising from the application of this Law. The composition, operating procedures, and remuneration of these committees shall be determined by a decision of the Chairperson of the Authority after the approval of the Board of Directors.

Before resorting to litigation, employers, insured persons, pensioners, beneficiaries, and other stakeholders must submit a request to the Authority to have the dispute reviewed by the aforementioned committees for amicable resolution.



Without prejudice to the provisions of Article (120) of this Law, no legal action may be initiated until thirty (30) days have elapsed from the date of submission of the above-mentioned request.

Article (149):

The Authority is competent to request legal opinions from the State Council regarding the application of the provisions of this Law.

Article (150):

All commercial banks, Nasser Social Bank, the Postal Authority, and other designated entities shall be obligated to disburse pensions referred to them by the Authority

The Executive Regulations shall determine the timing, methods, and agencies responsible for disbursing pensions.

The Authority may provide technological services to pensioners and beneficiaries directly or through contracts with specialized companies or banks. The Executive Regulations shall specify such services, the methods for their provision, and the applicable service fees, provided that the Authority shall not bear any additional costs for offering such services.

A fee shall be imposed on the pensioner or beneficiary at a rate of 0.2% of the due amount, not exceeding twenty Egyptian pounds (EGP 20), for the disbursement of any amount due under the provisions of this Law. The Executive Regulations shall outline the cases in which this fee is waived.

In cases where a single disbursement representative collects pensions on behalf of multiple beneficiaries, the total fee charged shall not exceed the aforementioned maximum.

The proceeds from the fee shall be allocated to a special account designated for the benefit of the Authority's employees. The Executive Regulations shall define the disbursement channels and rules governing this account. The regulations may also allow for extending the provided services to retired employees of the Authority.

The Executive Regulations shall also determine the percentage payable to the disbursing entities, with half of this percentage allocated to the employees responsible for disbursing pensions within those entities.

Article (151):



Any fractional Egyptian pound shall be disregarded in the calculation of insurance entitlements and in the total amounts payable by the employer.

Article (152):

A national institute named the National Social Insurance Institute shall be established and affiliated with the Authority. It shall possess legal personality and an independent budget, and its headquarters shall be located in Cairo.

The Institute's purpose is to develop the skills of personnel working in the field of social insurance, in alignment with global advancements and the establishment of sound professional practices.

The Institute's bylaws shall be issued by a decree of the Prime Minister upon the approval of the Board of Directors. These bylaws shall include the following:

- The tasks and responsibilities of the Institute.
 - The formation and competencies of the Institute's Board of Directors, procedures for convening meetings, and internal operational rules.
 - Criteria for selecting experts, trainers, technicians, researchers, and staff.
 - Financial and administrative regulations of the Institute, without being bound by governmental, public sector, or public business sector regulations.
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Article (153):

The fiscal year of the Institute shall coincide with the fiscal year of the Authority, beginning and ending accordingly. The Institute shall have a special account where its resources are deposited, and this account shall be carried forward from year to year.

The Institute's resources shall consist of the following:

- Allocations approved by the Board of Directors.
- Amounts paid by entities for the training of their employees.
- Fees for services rendered by the Institute.



- Returns from the investment of the Institute's funds.
- Donations, grants, and aid received by the Institute from various sources, subject to approval by the Board of Directors.

The fees referred to in items (2) and (3) shall be determined by a decision of the Board of Directors based on a proposal from the Institute's Board.

Part Eleven – Transitional and Temporary Provisions

Article (154):

In line with the organizational structure of the Authority, employees of the General Department of the Ministry of Social Insurance shall be transferred to the Authority's headquarters with the same employment grades and statuses as of the effective date of this Law.

These employees shall be treated financially on par with the Authority's staff.

Article (155):

The assets of the two Social Insurance Funds established under Law No. 79 of 1975 on Social Insurance shall be transferred to the Fund created under Article (5) of this Law.

All rights and obligations arising from the implementation of previous social insurance laws shall be transferred to the Fund established under Article (5) of this Law.

A panel of experts shall determine the opening balances in the accounts of social insurance, and a decision approving this shall be issued by the Chairperson of the Authority upon the approval of the Board of Directors.

The newly established Fund and the Public Treasury shall each, within their respective competencies and in accordance with the provisions of relevant laws, bear the cost of the entitlements under those laws, as well as the rights granted under this Law to pensioners and beneficiaries covered by such laws prior to the effective date of this Law.



Article (156):

For insurance periods relating to old age, disability, and death prior to the effective date of this Law, the pensionable wage or income shall be calculated separately for both the basic wage and the variable wage, in accordance with the provisions of the Social Insurance Law in force during that period.

The pensionable wage or income shall be increased annually by the average inflation rate for each year from the effective date of this Law until the date the entitlement arises.

Article (157):

The end-of-service gratuity for periods prior to the effective date of this Law shall be calculated at the rate of one month's wage for each year of insured service during the mentioned period.

The wage used to calculate the gratuity shall be the same as that used in determining the pensionable basic wage pursuant to the preceding Article.

With respect to periods considered under the gratuity scheme in accordance with Article 34 of the Social Insurance Law promulgated by Law No. 79 of 1975, the following shall apply:

- The gratuity for such periods shall be calculated, in cases of reaching pensionable age or death, according to the provisions of the preceding paragraphs.
- In all other cases, the gratuity shall be calculated based on Table (4) annexed to the Social Insurance Law promulgated by Law No. 79 of 1975, and on the basis of the insured person's pensionable age as of the date this Law comes into effect and the wage referred to in the preceding paragraph.

The Executive Regulations of this Law shall determine the rules, conditions, and procedures for implementing the provisions of this Article.

Article (158):



All decisions and agreements concluded with entities requesting increased employee contributions to the gratuity scheme under the Social Insurance Law No. 79 of 1975 and its amending or supplementary laws shall be suspended.

The gratuity shall be calculated in accordance with the rules stipulated in the preceding Article.

The Executive Regulations shall specify the rules, conditions, and procedures for implementing the provisions of this Article.

Article (159):

Periods of contribution under the Comprehensive Social Insurance Law promulgated by Law No. 112 of 1980, for which the insured person paid contributions prior to the effective date of this Law, shall be deemed contributory periods under this Law.

These shall be calculated based on the minimum contributory wage or income, as applicable, in accordance with the provisions of the Social Insurance Laws Nos. 79 of 1975 and 108 of 1976, taking into account the graduated development of contributory wage or income over the full contributory period in question.

The Public Treasury shall bear a financial contribution equivalent to the employer's share for such period.

The Executive Regulations shall set forth the rules and procedures for implementing this Article.

Article (160):

An individual who was previously subject to the provisions of the Comprehensive Social Insurance Law promulgated by Law No. 112 of 1980 or the Social Insurance Law for Employers and the Like promulgated by Law No. 108 of 1976, and to whom the provisions of this Law do not apply, may submit a request to benefit from the provisions of item (Fourth) of Article (2) within one year from the date of entry into force of this Law.

In the event of the insured person's death before such request is made, the beneficiaries shall have the right to submit the request within the same time period mentioned in the preceding paragraph.



Article (161):

The limits on combining pensions or combining pension and income, as stipulated in this Law, shall apply to entitlement cases that arose prior to its effective date, where the beneficiary was deprived of another pension or part thereof under previous combination limits, and only to the extent of the undistributed portion of the pension.

Article (162):

Amounts paid in violation of the combination prohibitions between multiple pensions or between pension and income—under the Social Insurance Law No. 79 of 1975, the Social Insurance Law for Employers and the Like No. 108 of 1976, or the Social Insurance Law for Egyptians Working Abroad No. 50 of 1978—prior to the effective date of this Law, shall be exempt from recovery, but only within the limits permitted under this Law for combining pensions or combining pension and income.

Article (163):

Old-age, disability, and death pensions due under this Law shall be increased by an amount equal to the difference between EGP 450 and thirty-three percent (33%) of the total value of the pension as at the date of entitlement.

Disbursement of the increase shall be suspended in cases where the pensioner returns to work or resumes a profession before reaching the old-age retirement age.

If the total pension, after including the increase, amounts to less than EGP 900, it shall be raised to that level.

The benefit provided under this Article may be granted only once at the time the pension is initially awarded.

The Public Treasury shall bear the financial burden resulting from the implementation of this Article.

The Executive Regulations shall set forth the implementation rules and conditions of this Article.



Part Twelve – Penalties

Article (164):

Without prejudice to any more severe penalty stipulated in the Penal Code or any other law, the crimes specified in the following Articles shall be punishable by the penalties prescribed therein.

Article (165):

A fine of not less than thirty thousand Egyptian pounds (EGP 30,000) and not exceeding one hundred thousand Egyptian pounds (EGP 100,000) shall be imposed on any person who:

- Prevents employees of the Authority who are vested with judicial enforcement authority from entering the workplace;
- Fails to enable them to inspect records, books, documents, and papers required for the implementation of the provisions of this Law;
- Provides false information; or
- Refuses to provide the data stipulated under this Law, its executive regulations, or any decisions issued in implementation thereof.

In case of recurrence, the penalty shall be doubled.

Article (166):

A fine of not less than twenty thousand Egyptian pounds (EGP 20,000) and not exceeding fifty thousand Egyptian pounds (EGP 50,000) shall be imposed on any person who:



- Illegally obtains funds from the Authority;
- Provides knowingly false information; or
- Knowingly refrains from providing information that must be disclosed under this Law, its executive regulations, or implementing decisions.

The same penalty shall apply to anyone who intentionally evades payment of amounts due to the Authority under this Law by providing false information or concealing data.

Article (167):

A public official in government entities, public sector, or public business sector, or the person with actual authority over administration at the employer's premises, shall be subject to imprisonment for a term not exceeding one year, and/or a fine of not less than fifty thousand Egyptian pounds (EGP 50,000) and not exceeding one hundred thousand Egyptian pounds (EGP 100,000), in the event of committing any of the following:

- Failing to transport the injured worker to a medical facility in violation of Article (50) of this Law.
- Failing to report an incident involving any worker subject to this Law to the police without a justifiable excuse, in violation of Article (61) of this Law.

If the failure to transport the injured worker results in the worker's death or a disability exceeding 50%, the penalty shall be imprisonment not exceeding three years and a fine not exceeding one million Egyptian pounds (EGP 1,000,000).

A fine of not less than twenty thousand pounds (EGP 20,000) and not exceeding fifty thousand pounds (EGP 50,000) shall apply to any of the following violations:

- Failure to submit data on workers, their wages, and their contributions to the Authority, in violation of Articles (120) and (142) of this Law.
- Failure to submit the social insurance file of the insured person upon request by the Authority.
- Violation of Article (142) of this Law or any regulations and decisions issued pursuant thereto.



- Refusal to execute the Authority's request to deduct and remit amounts unduly paid to the insured person, or failure to remit such amounts within the prescribed deadline for contribution payments.

In case of recurrence, the penalty shall be doubled.

Article (168):

A fine of not less than twenty thousand Egyptian pounds (EGP 20,000) and not exceeding one hundred thousand Egyptian pounds (EGP 100,000) shall be imposed on the person with actual authority over administration at the employer's premises, or the competent official in governmental entities, the public sector, or public business sector, who:

- Fails to register any of the employer's workers subject to the provisions of this Law with the Authority; or
- Registers them for incorrect periods or wages.

The same penalty shall apply to the person responsible for administration or the competent official who charges the insured any portion of insurance expenses not stipulated by this Law. The court shall, on its own initiative, order such person to reimburse the insured persons for the costs they unlawfully bore.

In case of recurrence, the fine shall be doubled.

Article (169):

Any employee of the Authority who discloses an industrial, professional, or operational secret, or any other method of work, or who directly or indirectly enables, permits, assists, or facilitates access to such confidential information—acquired by virtue of Article (143) of this Law—or assists the employer in evading obligations imposed by this Law, shall be punished with:

- Imprisonment for a term not less than six months, and
- A fine not less than twenty thousand Egyptian pounds (EGP 20,000) and not exceeding one hundred thousand Egyptian pounds (EGP 100,000).
- Either of these two penalties.



The court shall, on its own motion, order the dismissal of the offender from his or her position.

Article (170):

The value of the fines stipulated in this Chapter shall be reviewed every ten years from the date on which the provisions of this Law come into force.

Table 1: Occupational Diseases Caused by Work-Related Factors

Code	Causative Agent	Occupations and Activities
010101	Lead poisoning or its compounds and complications	Any job requiring the use or handling of lead or its compounds or lead-containing materials. Includes: handling lead ores; casting scrap lead and zinc into alloys; making tools from lead alloys; manufacturing lead compounds; smelting lead; using leaded ceramic glaze; polishing with lead powder; and using lead-based paints or dyes.
010102	Mercury poisoning or its compounds and complications	Any job requiring the use or handling of mercury or its compounds or materials containing mercury, or exposure to mercury dust or fumes.
010103	Arsenic poisoning or its compounds and complications	Any job involving the use or handling of arsenic or its compounds or materials containing them, or exposure to arsenic dust or vapors.
010104	Antimony poisoning or its compounds and complications	Any job involving the use or handling of antimony or its compounds or related materials, or exposure to dust or vapors.
010105	Phosphorus poisoning or its compounds and complications	Any job requiring the use or handling of phosphorus or its compounds or related materials, or exposure to dust or vapors.
010106	Poisoning by petroleum, its analogues, amide or nitrogen compounds, or their derivatives and related complications	Any work involving the use or handling of these substances, or any exposure to their vapors or dust.
010107	Manganese poisoning or its compounds and complications	Any job involving the use or handling of manganese or its compounds or materials containing them, or exposure to manganese vapors or dust.
010108	Sulfur poisoning or its compounds and complications	Any job involving the use or handling of sulfur or its compounds or materials containing them, or exposure to sulfur oxide vapors or dust.



010109	Chromium exposure and resulting ulcers and complications	Any job involving preparation, generation, use, or handling of chromium, chromic acid, chromates, or bichromates of sodium, potassium, zinc, or any chromium-containing substance.
0101010	Nickel exposure and resulting complications and ulcers	Any job involving preparation, generation, use, or handling of nickel or its compounds or any nickel-containing materials, including exposure to nickel carbonyl dust.
0101011	Beryllium poisoning or its compounds	Any work involving the use or handling of beryllium or its compounds or materials containing them.
0101012	Selenium poisoning or its compounds	Any job involving exposure to selenium dust, fumes, or compounds.

0101013	Cadmium poisoning or its compounds and complications	Any job involving the use, handling, or exposure to cadmium or its compounds or cadmium-containing materials, such as in electroplating, aircraft and automobile industries, electronics, paints, plastics, and batteries.
0101014	Diseases caused by aluminum or its compounds	Any job involving inhalation of aluminum fumes or its compounds, such as aluminum smelting from ores (alumina or bauxite), or use of aluminum powder in coating or lining operations.
0101015	Diseases caused by copper or its compounds	Any job involving exposure to copper fumes, such as smelting, refining, welding, cable manufacturing, or making construction tools like pipes and fittings.
0101016	Diseases caused by tin or its compounds	Jobs involving exposure to tin fumes or compounds, such as refining, alloying, compound production, soldering, packaging, pigment manufacturing, or use in antifungal agents.
0101017	Diseases caused by zinc or its compounds	Jobs involving exposure to zinc dust or fumes, including extraction, production, and reprocessing of zinc or its compounds.
0101018	Carbon disulfide poisoning	Any job involving exposure to carbon disulfide or its compounds or vapors.
0101019	Poisoning by alcohols, glycols, ketones and complications	Any job involving exposure to or handling of these materials and their compounds, including work in dyeing, cleaning, printing, artificial silk, leather, and rubber industries.
0101020	Diseases caused by ammonia or its compounds	Jobs involving exposure to ammonia fumes, such as fertilizer production, fermentation, or any work that emits or spreads ammonia.
0101021	Occupational diseases caused by exposure to isocyanates	Jobs involving inhalation or handling of organic isocyanates, including polyurethane coatings, synthetic fibers, foam production, or adhesives containing polyurethane.
0101022	Occupational diseases caused by exposure to latex proteins	Jobs involving exposure to natural rubber latex and related products, including production and processing.



0101023	Poisoning by suffocating gases (e.g., CO, H ₂ S, HCN) and their toxic derivatives	Jobs involving exposure to such gases, especially in sewage and sanitation work.
0101024	Poisoning by hydrocyanic acid and its compounds and complications	Jobs involving handling or exposure to hydrocyanic acid, its compounds, fumes, mists, or dust, or to materials containing them.
0101025	Poisoning by chlorine, fluorine, bromine and their compounds	Jobs involving preparation, handling, or exposure to these substances or their vapors or dust.
0101026	Poisoning by petroleum, its gases or derivatives and complications	Jobs involving handling or use of petroleum.
0101027	Poisoning by chloroform and carbon tetrachloride	Jobs involving use or exposure to these substances or their vapors.

0101028	Diseases caused by organic solvents, including hexane	Jobs involving exposure to organic solvent vapors, including production and use in various mixtures.
0101029	Diseases from halogenated hydrocarbons (aliphatic & aromatic groups)	Jobs involving handling or exposure to vapors of substances like tetrachloroethylene, trichloroethylene, dichloromethane, and other chlorinated or brominated hydrocarbons.
0101030	Poisoning by nitrates, nitrites, nitroglycerin, and organic nitric salts	Jobs involving use or exposure to these substances or their vapors.
0101031	Diseases caused by acrylamide and acrylonitrile	Jobs requiring the synthesis or use of acrylamide polymers or acrylonitrile in various industries: dentistry, paper, adhesives, textiles, rubber, and plastics.
0101032	Poisoning by pesticides	Any job involving manufacture, handling, or exposure to pesticides.
0101033	Diseases caused by pharmaceutical substances	Jobs involving manufacture or preparation of pharmaceuticals: antibiotics, sulfa compounds, disinfectants, cancer drugs, anesthetics, and blood thinners.
0101034	Pathological symptoms and diseases caused by hormones and their derivatives	Any job involving exposure to hormonal effects.



2-1: Occupational Diseases Resulting from Exposure to Physical Agents

Code	Causative Agent	Occupations and Activities
010201	Occupational deafness	Work in industries or occupations where workers are exposed to noise or to drugs and chemicals that affect hearing.
010202	Pathological signs and symptoms in upper limbs caused by localized vibrations (e.g. vibrating white finger)	Any work involving exposure of the limbs to vibrations, especially when accompanied by cold, such as in drilling, mining, foundries, and heavy industries.
010203	Diseases arising from exposure to extreme temperatures (heat or cold)	Occupations requiring exposure to high heat or severe cold, such as work in food preservation freezers, etc.
010204	Pathological symptoms and diseases resulting from exposure to radium, radioactive substances, or X-rays	Any job requiring exposure to radium, X-rays, or any other substance with radioactive properties.
010205	Diseases resulting from exposure to non-ionizing radiation (e.g. ultraviolet rays)	Any job requiring exposure to such forms of radiation.
010206	Symptoms and diseases caused by changes in atmospheric pressure	Any job requiring sudden exposure or work under high atmospheric pressure, or abrupt decompression, or working under low atmospheric pressure for prolonged periods.



3-1: Occupational Diseases Resulting from Exposure to Biological Agents

Code	Causative Agent	Occupations and Activities
010301	Anthrax	Any work involving contact with animals infected with this disease or handling their carcasses, parts, raw products, or waste, including hides, hooves, hair, horns, or loading, unloading, or transporting goods that may be contaminated by anthrax spores.
010302	Glanders	Any work involving contact with animals infected with this disease or handling their carcasses or parts.
010303	Tuberculosis	Work in hospitals treating this disease; or any job involving contact with animals carrying tuberculosis bacilli, including work in slaughterhouses or meat processing facilities handling infected pork, tripe, or intestines; or veterinary services.
010304	Brucellosis	Any job involving the handling of infected animals or their carcasses or parts.
010305	Viral Hepatitis (Type B or C)	Any work involving contact with infected blood or blood products or any source of the virus, provided the following conditions are met: the worker was not previously infected (confirmed by pre-employment medical exam); the exposure incident is documented; and infection in the source is confirmed by laboratory tests and medical records.
010306	Human Immunodeficiency Virus (HIV/AIDS)	Workers whose duties require exposure to blood, body fluids, or tissues from HIV-positive individuals, with the following conditions met: pre-employment medical exam confirms no prior infection; the exposure incident is officially documented; and infection in the source patient is laboratory-confirmed.
010307	Tetanus	Work performed in sewer systems or sanitation networks.



010308	Other biological agents causing infectious diseases	Work in healthcare or sanitation facilities, or involving contact with animals, insects, or rodents, where a direct scientific link to the occupational activity has been established.
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1-2 Occupational Diseases of the Respiratory System

2 - Occupational Diseases According to Body Systems and Functions:

- 1-2 Occupational Diseases of the Respiratory System
- 2-2 Occupational Diseases of the Skin and Mucous Membranes
- 3-2 Musculoskeletal Disorders Resulting from Occupational Exposure
- 4-2 Psychological and Behavioral Disorders Resulting from Occupational Exposure
- 5-2 Other Occupational Diseases

Code	Disease	Jobs and Occupations
020101	Pneumoconiosis caused by silica dust (Silicosis)	Any job involving exposure to freshly generated silica dust or materials containing more than 5% silica, such as in mines, quarries, stone carving or grinding, making grinding stones, sandblasting metal, or similar activities. Also includes any job with exposure to asbestos dust, particularly in the extraction, handling, and processing of asbestos ores and rocks, and the use of raw asbestos in industrial processes.
020102	Respiratory diseases from exposure to dust from cotton (Byssinosis), flax, talcum powder (Talcosis), hemp and sisal fibers, and sugarcane fibers	Any job involving exposure to cotton dust, flax dust, talcum powder dust, hemp fiber dust, or sugarcane fiber dust, especially in poorly ventilated spinning or weaving facilities.



020103	Occupational asthma due to exposure to: 1. Isocyanates, 2. Antibiotics, 3. Formaldehyde, 4. Enzyme-based detergents, 5. Flour and grain dust	Any work involving exposure to the above-mentioned asthma-inducing substances, such as: polyurethane use in mattress and cushion manufacturing, spray painting and varnishing, use of insulation materials containing isocyanates, sand mold casting, use of acid anhydrides in resin production, handling epoxy foams and coatings, using aliphatic amines in polymer production, refining, and paint spraying. Also includes pharmaceutical preparation and handling (antibiotics, gland extracts, cytotoxic agents, antifungals, disinfectants, etc.).
020104	Extrinsic Allergic Alveolitis (Hypersensitivity pneumonitis) due to occupational allergens	Jobs involving inhalation of organic dusts or aerosols contaminated with microbes or fungi, such as: storing, grinding, and packaging grains; poultry farming and handling droppings or feathers; agricultural or industrial tasks involving straw, bagasse (sugarcane pulp), and hay dust exposure.

2-2 Occupational Diseases of the Skin and Mucous Membranes

Code	Disease	Jobs and Occupations
020201	Contact dermatitis or rash (urticaria), chronic skin inflammation and ulcers caused by occupational exposure to known sensitizing agents not listed elsewhere in the tables	Repeated exposure to skin irritants and sensitizing substances that are scientifically known to cause contact dermatitis, chronic inflammation, or ulcers.
020202	Occupational vitiligo	Exposure to the following substances: Tertiary butylphenol, Tertiary butylcatechol, Amylphenol.
020203	Fungal infections of the skin and nails (Occupational photodermatoses)	Jobs involving exposure to high temperatures, X-rays, or sunlight.

3-2 Musculoskeletal Disorders Resulting from Occupational Exposure

Code	Disease	Jobs and Occupations
020301	Shoulder disorders	Jobs requiring repetitive, strenuous, and fast shoulder joint movements at or above shoulder level.
020302	Elbow disorders	Manual tasks that cause intense or prolonged external friction or heavy pressure on the elbow joint.
020303	- Disorders of the hand or forearm - Subcutaneous cellulitis - Tendinitis or	Manual tasks causing intense or prolonged external friction or pressure on or around the wrist. Also includes tasks requiring repetitive motion, excessive strain, or prolonged uncomfortable postures of the hand or wrist.



	tenosynovitis of the hand or forearm	
020304	Knee disorders	Skilled work that causes intense or continuous external friction or pressure on the knee joint.
020305	Chronic lower back disorders, including degenerative changes of vertebrae or intervertebral discs	Physically demanding jobs involving heavy lifting, forceful back movements, or frequent constrained postures (e.g., bending or twisting), or whole-body vibrations such as those experienced by truck drivers or construction equipment operators. The exposure must last no less than ten years.

4-2 Psychological and Behavioral Disorders Resulting from Occupational Exposure

Code	Disease	Jobs and Occupations
020401	Post-Traumatic Stress Disorder (PTSD)	Being present in the area of a serious accident.

5-2 Other Occupational Diseases

Code	Disease	Jobs and Occupations
020501	Nystagmus (rapid, involuntary eye movement)	Underground mining work.
020502	Chronic eye inflammations and ulcers	Any job that involves the use, handling, or exposure to tar, pitch, bitumen, mineral oils (including paraffin), flux, or any compounds, products, or residues of these substances, as well as exposure to any other irritating materials—solid, liquid, or gas.
020503	Varicose veins of the legs	Jobs requiring standing for at least four hours per day for no less than two years in the same profession.
020504	Direct inguinal hernia	Jobs involving lifting, carrying, dragging, or pushing loads that total not less than one ton per day for two years or more.



Table No. (2) – Estimation of Degree of Disability

First: Estimation of Disability Degrees in Cases of Organic Loss:

No.	Type of Disability	Percentage
1	Amputation of the right arm at the shoulder	80%
2	Amputation of the right arm above the elbow	75%
3	Amputation of the right arm below the elbow	65%
4	Amputation of the left arm at the shoulder	70%
5	Amputation of the left arm above the elbow	65%
6	Amputation of the left arm below the elbow	55%
7	Amputation of the leg above the knee	65%
8	Amputation of the leg below the knee	55%
9	Complete deafness	55%
10	Loss of one eye	35%
11	Amputation of the thumb (left)	25%
	Amputation of the thumb (right)	30%
12	Amputation of the distal phalanx of the thumb (left)	15%
	Amputation of the distal phalanx of the thumb (right)	18%
13	Amputation of the index finger (left)	10%
	Amputation of the index finger (right)	12%
	Amputation of distal phalanx of index finger (left)	5%
	Amputation of distal phalanx of index finger (right)	6%
	Amputation of middle & distal phalanges of index finger (left)	8%
	Amputation of middle & distal phalanges of index finger (right)	10%
14	Amputation of the middle finger (left)	8%
	Amputation of the middle finger (right)	10%



	Amputation of distal phalanx of middle finger (left)	4%
	Amputation of distal phalanx of middle finger (right)	5%
	Amputation of middle & distal phalanges of middle finger (left)	6%
	Amputation of middle & distal phalanges of middle finger (right)	8%
15	Amputation of other fingers (left)	5%
	Amputation of other fingers (right)	6%
	Amputation of distal phalanx (left)	2.5%
	Amputation of distal phalanx (right)	3%
	Amputation of two distal phalanges (left)	4%
	Amputation of two distal phalanges (right)	5%
16	Amputation of the right hand at the wrist	60%
17	Amputation of the left hand at the wrist	50%
18	Amputation of the foot with ankle bones	45%
19	Amputation of the foot without ankle bones	35%
20	Amputation of all metatarsal heads	30%
21	Amputation of the fifth toe metatarsal	10%
22	Amputation of the big toe and its metatarsal	10%
23	Amputation of a toe (excluding the index toe)	5%

24	Amputation of distal phalanx of big toe	4%
25	Amputation of distal phalanx of index toe	3%
	Ankylosis of all hand joints or fingers (right)	60%
	Ankylosis of all hand joints or fingers (left)	50%
	Ankylosis of all hand joints and fingers except the thumb (right)	45%
	Ankylosis of all hand joints and fingers except the thumb (left)	35%
	Tendon cut: Extensor tendon at the base of the thumb (right)	12%
	Tendon cut: Extensor tendon at the base of the thumb (left)	10%
	Tendon cut: Extensor tendon at the base of the index finger (right)	12%
	Tendon cut: Extensor tendon at the base of the index finger (left)	10%
	Tendon cut: Extensor tendon at the base of the middle finger (right)	10%
	Tendon cut: Extensor tendon at the base of the middle finger (left)	8%
	Tendon cut: Extensor tendon at the base of the ring or little finger (right)	8%
	Tendon cut: Extensor tendon at the base of the ring or little finger (left)	6%
	Tendon cut: Extensor tendon before insertion into second phalanx of thumb (right)	6%
	Tendon cut: Extensor tendon before insertion into second phalanx of thumb (left)	4%
	Tendon cut: Extensor tendon before insertion into second phalanx of index finger (right)	4%
	Tendon cut: Extensor tendon before insertion into second phalanx of index finger (left)	3%
	Tendon cut: Extensor tendon before insertion into second phalanx of ring/little (right)	3%
	Tendon cut: Extensor tendon before insertion into second phalanx of ring/little (left)	2%



Tendon cut: Just before final phalanx of thumb (right)	6%
Tendon cut: Just before final phalanx of thumb (left)	4%
Tendon cut: Just before final phalanx of index finger (right)	2%
Tendon cut: Just before final phalanx of index finger (left)	1%
Recurrent shoulder dislocation (right)	30%
Recurrent shoulder dislocation (left)	25%
Complete ankylosis of the shoulder (right)	40%
Complete ankylosis of the shoulder (left)	30%
Partial ankylosis of the shoulder (right)	30%
Partial ankylosis of the shoulder (left)	25%
Limited arm lifting to shoulder level (right)	25%
Limited arm lifting to shoulder level (left)	20%
Arm lifting limited to 30° above shoulder (right)	15%
Arm lifting limited to 30° above shoulder (left)	10%
Arm fusion healing restricting movement, arm stuck to body (right)	40%
Arm fusion healing restricting movement, arm stuck to body (left)	30%
Unhealed humerus fracture	40%
Unhealed fracture of the olecranon	15%

Ankylosis of the elbow at full extension (180°)	50%
Ankylosis of the elbow at 150° angle	40%
Ankylosis of the elbow at 90° angle	30%
Elbow extension limited to 45° or less (forearm in acute flexion)	40%
Elbow extension limited to 90°	20%
Elbow extension limited to 135°	15%
Forearm fracture with complete loss of pronation/supination	50%
Restricted pronation motion between 10°–90°	30%
Restricted pronation motion between 45°–90°	20%
Malunion of forearm bones impairing wrist joint movement	15%
Complete ankylosis of the wrist	25%
Partial ankylosis of the wrist	15%
Wrist ankylosis with full extension and pronation	25%
Atrophy of biceps muscle (right)	30%
Atrophy of biceps muscle (left)	25%
Atrophy of deltoid muscle (right)	30%
Atrophy of deltoid muscle (left)	20%
Paralysis of ulnar nerve at elbow	30%
Paralysis of ulnar nerve at hand	20%
Paralysis of radial nerve above triceps branch	40%
Paralysis of radial nerve	40%
Paralysis of median nerve	35%
Paralysis of subscapular nerve	10%
Paralysis of circumflex nerve	20%
Paralysis of both ulnar and radial nerves	60%
Paralysis of ulnar and median nerves	60%



Paralysis of ulnar, radial, and median nerves	75%
Arterial blockage causing gangrene	Treated as amputation
Venous blockage causing chronic edema	10%–30%
Femur fracture with 6 cm shortening and moderate muscle weakness	30%
Femur fracture with 4 cm shortening	12%
Femur fracture with 3 cm shortening	8%
Unhealed patella fracture with thigh weakness	20%
Unhealed patella fracture with severe thigh weakness	30%
Malunion of both tibia and fibula	20%
Unhealed tibia fracture	50%
Ankylosis of sacroiliac joint in functional position	50%
Ankylosis of knee at 100°	50%
Knee motion limited between 120° and 170°	25%
Knee motion limited between 90° and 180°	15%
Posterior knee healing restricts extension up to 90°	50%–60%
Posterior knee healing restricts extension up to 135°	30%–50%
Posterior knee healing restricts extension up to 170°	10%–30%

Deforming arthritis in the knee	25%
Complete foot ankylosis with upward tilt more than 100°	50%
Complete foot ankylosis at 100°	35%
Complete foot ankylosis at 90° (ideal position)	20%
Ankylosis of big toe in a way that affects walking	15%
Ankylosis of all toes in a functional position	15%
Flatfoot caused by bone fracture	15%
Atrophy of anterior thigh muscles	20%
Atrophy of all thigh muscles	30%
Atrophy of entire lower limb muscles	40%
Atrophy of all leg muscles	30%
Atrophy of anterior leg muscles	10%
Progressive muscle atrophy	10%–80%
Severe muscular weakness with full stiffness (Genu valgum)	50%
Complete paralysis of the sciatic nerve	50%
Complete paralysis of the femoral nerve	50%
Paralysis of the common peroneal nerve	30%
Paralysis of the tibial nerve	30%
Paralysis of both tibial and peroneal nerves	40%
Paralysis of both tibial and peroneal nerves with pain	60%
Paralysis of the fibular (peroneal) nerve	20%
Arterial blockage causing gangrene	Treated as amputation
Venous blockage causing chronic edema	10%–30%
Venous blockage with bilateral leg edema and chronic ulcer affecting mobility	20%–50%
Uncurable varicose veins causing chronic ulcer	20%–30%



Loss of scalp hair	5%–10%
Head injury with loss of both outer and inner skull plates (depending on area)	10%–40%
Head injury with/without skull fracture, with dizziness, tremors, headaches, or speech issues	20%–70%
Head injury resulting in mental disorder	100%
Brain hemorrhage with incurable hemiplegia	100%
Incomplete hemiplegia with aphasia	100%
Incomplete right-sided hemiplegia	20%–60%
Incomplete left-sided hemiplegia	20%–40%
Complete hemiplegia with muscle spasticity	70%–100%
Complete paralysis of right upper limb	80%
Complete paralysis of left upper limb	70%
Partial paralysis of right upper limb	20%–40%
Partial paralysis of left upper limb	15%–30%
Mild aphasia	10%–20%
Clear aphasia	30%–60%
Rare epileptic seizures	20%–30%
Frequent epileptic seizures	30%–80%

Complete paralysis of both lower limbs (paraplegia)	100%
Incomplete paraplegia or inability to walk	70%
Paraplegia with ability to walk using a cane or crutch	30%–70%
Syringomyelia (spinal cord cavity condition)	40%–70%
Multiple sclerosis (MS)	50%–70%
Loss of sense of smell	5%
Optic nerve atrophy in one eye	35%
Optic nerve atrophy in both eyes	100%
Paralysis of internal eye muscles (one eye)	5%–10%
Paralysis of internal eye muscles (both eyes)	10%–20%
Paralysis of external eye muscles (no double vision)	10%–15%
Paralysis of external eye muscles with double vision	25%
Inflammation of trigeminal nerve with facial spasms and pain	15%–20%
Trigeminal nerve paralysis with facial sensory loss	10%–20%
Facial nerve paralysis with inability to close one eyelid	10%–20%
Facial nerve paralysis with inability to close both eyes	30%–50%
Neck contracture due to muscle scarring or adhesions	10%–30%
Spasmodic torticollis (twisted neck)	20%–40%
Scoliosis, lordosis, or kyphosis with movement limitation	20%–40%
Spinal disc protrusion/indentation with pain and restricted movement	10%–30%
Deforming osteoarthritis with spinal joint stiffness	30%–40%
Deforming osteoarthritis with spinal stiffness and breathing difficulty	30%–80%
Spinal osteomyelitis without spinal cord damage	30%–60%
Pott's disease (spinal tuberculosis) without abscess	30%–40%
Pott's disease with abscess	50%–70%
Nasal obstruction without loss of function and incurable	5%–25%



Nasal bone fracture causing nostril narrowing	15%
Loss of nasal tip	10%
Partial nasal loss without nostril narrowing	10%–20%
Total nasal loss without nostril narrowing	20%–40%
Total nasal loss with nostril narrowing	20%–50%
Eyelid margin deformity (inward/outward turning, conjunctival adhesion)	5%–10%
Chronic uncurable lacrimal fistula (one side)	15%
Chronic uncurable lacrimal fistula (both sides)	30%
Orbital damage	15%–25%
Cataract causing vision impairment (up to blindness)	Based on vision loss
Post-cataract surgery vision with glasses and no image fusion (one eye)	Up to 35%
Deformity or loss of external ear (one side)	5%
Deformity or loss of external ear (both sides)	10%
Upper jaw injury, chewing possible	10%–20%
Upper jaw injury, chewing not possible	30%–40%
Palate defect with/without nasal cavity connection	10%–30%
Upper jaw injury with nose and facial deformity	40%–60%
Lower jaw injury, chewing possible	5%–10%

Lower jaw injury, chewing not possible	30%–40%
Dislocation of the temporomandibular joint (reducible or not)	10%–30%
Mouth narrowing causing jaw ankylosis	20%
Mouth narrowing allowing only liquid intake	25%
Complete loss of lower jaw or major part with facial deformity	40%–60%
Loss of up to five teeth	1%–5%
Loss of half the teeth with possibility of dentures	5%–10%
Loss of half the teeth without possibility of dentures	25%
Loss of all teeth with possibility of dentures	15%
Loss of all teeth without possibility of dentures	30%–40%
Tongue amputation (based on extent and speech impact)	10%–40%
Persistent salivary fistula not resolved surgically	10%–30%
Nasopharyngeal obstruction due to adhesion	15%–40%
Nasopharyngeal obstruction with deafness	40%–60%
Lower pharyngeal obstruction impairing swallowing	10%–30%
Tuberculosis of the larynx	20%
Laryngeal stenosis causing hoarseness	5%–20%
Laryngeal stenosis with hoarseness and breathing difficulty	10%–20%
Laryngeal stenosis requiring tracheostomy	30%–40%
Laryngeal stenosis with voice loss and vocal cord damage	40%–50%
Esophageal stricture impairing swallowing	10%–30%
Chronic stomach ulcer	30%–40%
Chronic ulcer with adhesions or pyloric stenosis and stomach distension	40%–50%
Gastric fistula not cured by surgery	50%–60%
High abdominal intestinal fistula	40%–60%
Low abdominal intestinal fistula	40%–50%
Loss of part of the intestine	10%–30%
Unhealed intestinal fistula leaking gas/liquid/feces but normal defecation	20%–40%



Anal fistula (depending on location: inside or outside sphincter)	20%–50%
Anal fistula with incontinence or prolapse/inflammation	20%–50%
Biliary or pus fistula in the liver	20%–50%
Removal of a healthy spleen	20%
Removal of an enlarged spleen	10%
Spleen removal with ascites	0%
Inflammation of one kidney	10%–30%
Inflammation of one kidney and renal pelvis	30%–40%
Toxic or infectious nephritis	40%–60%
Inflammation of both renal pelvis	40%–60%
Removal of one kidney (other is healthy)	0%–15%
Removal of one kidney (other is polycystic)	50%
Floating kidney	5%–10%
Tuberculosis in one kidney	50%
Tuberculosis in both kidneys	50%–80%
Ureteral fistula	50%
Urinary abdominal fistula	40%–60%
Bladder wall adhesion due to pelvic fracture	40%–50%

Considerations in Assessing Degrees of Disability in Cases of Organic Loss:

Surgical wounds must have healed completely without resulting in any complications or impediments to the movement of the remaining joints, such as scars, fibrosis, calcifications, inflammations, sensory complications, or other issues. The degree of disability shall be increased according to the presence and severity of such complications.

If there are complications related to the amputation, the medical certificate must describe both the cause of the disability and the complications in detail. The degree of impairment for each joint movement should be determined relative to normal function.

In the case of sensory complications, the location, extent (whether increased or decreased), and type of sensory impairment must be specified.

If the injured person is left-handed, the degree of disability resulting from injuries to the left upper limb shall be assessed using the same percentages assigned for the right upper limb.

If any of the listed body parts has become completely and permanently incapable of performing its function, it shall be considered as lost. If the impairment is partial, the percentage of disability shall be assessed based on the degree to which the function is compromised.

Except in cases mentioned in **Clause (3) of Article (55)**:



If the injury results in the loss of part or parts of any body organ listed in the table, the percentage of disability shall be assessed within the limits of the percentage assigned to the complete loss of that organ and shall not exceed it under any circumstance.

Table No. 3

Table No. (3) – Cost of Requesting to Add an Additional Period within the Subscription Period for Old Age, Disability, and Death Insurance

Years of Service	Retirement Age 60	Retirement Age 61	Retirement Age 62	Retirement Age 63	Retirement Age 64	Retirement Age 65
40	671%	620%	566%	511%	451%	387%
41	674%	624%	572%	518%	459%	396%
42	678%	629%	578%	525%	467%	406%
43	682%	634%	584%	532%	475%	416%
44	686%	639%	590%	539%	484%	425%
45	690%	644%	596%	546%	492%	435%
46	694%	649%	602%	554%	501%	445%
47	699%	655%	609%	561%	510%	455%
48	703%	661%	616%	569%	519%	466%
49	708%	666%	622%	577%	528%	476%
50	713%	672%	629%	585%	538%	487%



51	718%	678%	637%	594%	547%	497%
52	723%	685%	644%	602%	557%	508%
53	729%	691%	651%	611%	566%	519%
54	734%	698%	659%	619%	576%	530%
55	740%	704%	667%	628%	586%	542%
56	746%	711%	675%	637%	596%	442%
57	752%	718%	683%	646%	607%	454%
58	759%	726%	691%	656%	617%	577%
59	765%	733%	700%	665%	628%	588%
60	741%	708%	675%	639%	600%	—
61	716%	684%	649%	612%	—	—
62	692%	658%	622%	—	—	—
63	667%	632%	—	—	—	—
64	643%	—	—	—	—	—
65	—	—	—	—	—	—

Notes:

- When calculating age, any fraction of a year is considered a full year.
- The amounts required to calculate a period within the subscription duration are estimated based on the age at the date of the request and the average monthly wages on which contributions were paid during the period subject to the provisions of this law, up to the end of the month preceding the request date.
- The resulting cost value from applying this table is rounded to the nearest Egyptian pound.

Table No. 4

2 - (Retirement Age: 61 years):

Age at Time of Request	5-Year Installment Plan	10-Year Installment Plan	15-Year Installment Plan
40	12.5%	7.5%	5.9%
41	12.6%	7.6%	6.0%
42	12.7%	7.6%	6.0%



43	12.8%	7.7%	6.1%
44	12.9%	7.8%	6.1%
45	13.0%	7.8%	6.2%
46	13.1%	7.9%	6.2%
47	13.2%	8.0%	6.3%
48	13.4%	8.0%	6.3%
49	13.5%	8.1%	6.4%
50	13.6%	8.2%	6.5%
51	13.7%	8.2%	6.5%
52	13.8%	8.3%	6.6%
53	14.0%	8.4%	6.6%
54	14.1%	8.5%	6.7%
55	14.2%	8.6%	6.8%
56	14.4%	8.6%	6.8%
57	14.5%	8.7%	6.9%
58	14.7%	8.8%	7.0%
59	14.8%	8.9%	7.0%
60	15.0%	9.0%	7.1%

Table 5 – Installment Rates for Retirement at Age 64

Age at Time of Request	5-Year Installment Plan	10-Year Installment Plan	15-Year Installment Plan
40	9.1%	5.5%	4.3%
41	9.3%	5.6%	4.4%
42	9.4%	5.7%	4.5%
43	9.6%	5.8%	4.6%
44	9.8%	5.9%	4.6%
45	10.0%	6.0%	4.7%
46	10.1%	6.1%	4.8%
47	10.3%	6.2%	4.9%
48	10.5%	6.3%	5.0%
49	10.7%	6.4%	5.1%
50	10.9%	6.5%	5.2%
51	11.1%	6.6%	5.2%



52	11.3%	6.8%	5.3%
53	11.5%	6.9%	5.4%
54	11.7%	7.0%	5.5%
55	11.9%	7.1%	5.6%
56	12.1%	7.2%	5.7%
57	12.3%	7.4%	5.8%
58	12.5%	7.5%	5.9%
59	12.7%	7.6%	6.0%
60	12.9%	7.8%	6.1%
61	13.1%	7.9%	6.2%
62	13.3%	8.0%	6.3%
63	13.5%	8.1%	6.4%

Table No. 5

Age at Retirement	Age 60	Age 61	Age 62	Age 63	Age 64	Age 65
50 or less	81.8	90.0	100.0	112.5	128.6	150.0
51	76.3	83.3	91.8	102.3	115.4	132.4
52	71.4	77.6	84.9	93.8	104.7	118.4
53	67.2	72.6	78.9	86.5	95.7	107.1
54	63.4	68.2	73.8	80.4	88.2	97.8
55	60.0	64.3	69.2	75.0	81.8	90.0
56	56.3	60.0	64.3	69.2	75.0	81.8
57	52.9	56.3	60.0	64.3	69.2	75.0
58	50.0	52.9	56.3	60.0	64.3	69.2
59	47.4	50.0	52.9	56.3	60.0	64.3
60	45.0	47.4	50.0	52.9	56.3	60.0
61	45.0	47.4	50.0	52.9	56.3	—



62	45.0	47.4	50.0	52.9	—	—
63	45.0	47.4	50.0	—	—	—
64	45.0	47.4	—	—	—	—
65	45.0	—	—	—	—	—

Table No. (6) - Percentage of Additional Compensation Amount

Age	Percentage of Additional Compensation	Age	Percentage of Additional Compensation
Up to age 25	267%	44	140%
26	260%	45	133%
27	253%	46	127%
28	247%	47	120%
29	240%	48	113%
30	233%	49	107%
31	227%	50	100%
32	220%	51	93%
33	213%	52	87%
34	207%	53	80%
35	200%	54	73%



36	193%	55	67%
37	187%	56	60%
38	180%	57	53%
39	173%	58	47%
40	167%	59	40%
41	160%	60	33%
42	153%	Up to age 62	25%
43	147%	Over age 62	20%

Note: In calculating age, fractions of a year are considered a full year.

Table No. (7) – Pension Distribution Table for Beneficiaries

No.	Beneficiary Combination	Spouse (Widow/Widower)	Children	Parents	Siblings (Brothers/Sisters)
1	Widow or widower and one or more children	1/2 (equally divided if multiple)	1/2 (equally divided if multiple)	–	–
2	Widow or widower and one or both parents	2/3	–	1/3 (to either or both equally)	–
3	Widow or widower and one or more siblings	3/4	–	–	1/4 (to any or all equally)
4	Widow or widower only	3/4	–	–	–



5	Widow or widower, one or more children, and one or both parents	1/3	–	–	–
6	One child only	–	2/3 of the pension	–	–
7	More than one child	–	Full pension (equally divided)	–	–
8	One child and one or both parents	–	2/3	1/3 (to either or both equally)	–
9	More than one child and one or both parents	–	5/6	1/6 (to either or both equally)	–
10	One or both parents only	–	–	1/2 (to either or both equally)	–
11	One or more siblings only	–	–	–	1/2 (to any or all equally)
12	One or both parents and one or more siblings	–	–	1/2 (to either or both equally)	1/4 (to any or all equally)

ترجمة قرار رئيس مجلس الوزراء رقم

٢٤٣٧ لسنة ٢٠٢١

22 June 2025

ANDERSEN

Arab Republic of Egypt

Prime Ministerial Decree No. 2437 of 2021

Concerning the Issuance of the Executive Regulations of
the Social Insurance and Pensions Law Promulgated by Law No. 148 of 2019

Preamble

Prime Minister

Having reviewed the Constitution;



And Law No. 90 of 1975 concerning Retirement, Insurance, and Pensions for the Armed Forces;

And Law No. 12 of 1996 promulgating the Child Law and its Executive Regulations;

And Law No. 12 of 2003 promulgating the Labor Law;

And Law No. 81 of 2016 promulgating the Civil Service Law and its Executive Regulations;

And Law No. 2 of 2018 promulgating the Comprehensive Health Insurance System Law and its Executive Regulations;

And Law No. 87 of 2018 regulating Land Passenger Transport Services using Information Technology;

And Law No. 182 of 2018 on the Regulation of Contracts Concluded by Public Entities;

And Law No. 148 of 2019 promulgating the Social Insurance and Pensions Law;

And Law No. 151 of 2020 promulgating the Personal Data Protection Law;

And upon the opinion of the State Council;

Has decreed as follows:

Issuance Provisions

Article (1):

The provisions of the Executive Regulations of the Social Insurance and Pensions Law, promulgated by Law No. 148 of 2019 and annexed to this decree, shall come into force.

Article (2):

The rules, procedures, and provisions of the Social Insurance and Pensions Law No. 148 of 2019 shall, for those subject to its provisions, replace those contained in the previous social insurance laws, namely Law No. 79 of 1975, Law No. 108 of 1976, Law No. 50 of 1978, and Law No. 112 of 1980 and their amendments.



Article (3):

All decisions and regulations implementing the repealed social insurance laws referred to in the preceding article shall be annulled, as shall any provision contrary to the provisions of the annexed Executive Regulations.

Article (4):

This decree shall be published in the Official Gazette and shall come into effect on the day following its publication.

Executive Regulations of the Social Insurance and Pensions Law No. 148 of 2019

Part One – Definitions and Insurance Coverage

Chapter One – Definitions

Article (1):

For the purpose of implementing the provisions of these Regulations, the following terms and expressions shall have the meanings ascribed to each:

The Law: Law No. 148 of 2019 promulgating the Social Insurance and Pensions Law.

The Insured Person: Any person subject to the provisions of the Law until the occurrence of an event entitling them to insurance benefits for their contribution period under the old age, disability, and death insurance.

Employer: Any natural or legal person employing one or more individuals subject to the provisions of paragraph (First) of Article (2) of the Law.

The Authority: The National Organization for Social Insurance.

Board of Directors: The Board of Directors of the National Organization for Social Insurance.

Expert Committee: A committee composed of actuarial experts licensed under Law No. 10 of 1981 on the supervision and control of insurance entities, as well as financial and insurance experts nominated by the Board of Directors, including a representative from the Ministry of Finance specialized in the committee's work, nominated by the Minister of Finance

Inflation Rate: The relative change in the General Consumer Price Index across the Republic during the year, as issued by the Central Agency for Public Mobilization and Statistics



(CAPMAS) in April of each year. Rules for determining the change in the index shall be issued by the Chairperson of the Authority in coordination with CAPMAS.

Actuarial Discount Rate: The inflation rate plus 1%.

Contribution Wage: The monetary compensation received by the insured person from the entities mentioned in paragraph (First) of Article (2) of the Law for their original work. This wage includes the following elements:

- Functional wage
- Basic wage
- Supplementary wage
- Incentives
- Commissions
- Gratuities, provided that the following conditions are met:
 - There is a customary practice of clients paying them as a fixed percentage in advance of the amounts due.
 - There is a common fund within the establishment to collect and distribute them among workers.
 - There are agreed rules between employer and employees for their distribution.
- Allowances, excluding the following which are not considered part of the contribution wage:
 - Travel, transportation, and session allowances, and similar, which are paid to cover expenses related to job performance, excluding representation allowances.
 - Housing, clothing, and car allowances, and other benefits paid in kind.
 - Allowances for temporary assignment within or outside the original workplace.
- Allowances for living abroad.



- Overtime pays
- Compensation for extraordinary efforts
- Cost-of-living allowances
- Social allowances
- Additional social allowances
- Collective grants
- Collective bonuses
- Amounts exceeding the maximum basic wage
- Special allowances not added to the basic wage

Contribution Income: The income chosen by the insured person from the categories mentioned in paragraphs (Second) and (Third) of Article (2) of the Law from the attached Schedule No. (1), provided it is not less than the minimum or more than the maximum contribution wage.

Old Age: The age of sixty for persons covered under paragraphs (First) and (Third) of Article (2), and sixty-five for those under paragraphs (Second) and (Fourth), subject to Article (41) of the Law.

Pensioner: A person who has become eligible for pension benefits under the old age, disability, and death insurance.

Permanent Total Disability: A condition permanently and completely preventing the insured person from performing their original profession or any other earning activity. Mental illnesses and chronic or incurable diseases (as decided by the Head of the relevant health insurance authority) are considered within this definition.

Permanent Partial Disability: Any disability (excluding total disability) that permanently prevents the insured person, under paragraph (First) of Article (2), from performing their original work.

Life Annuity Factor: The present value of the pension per one unit of local currency that the pensioner will receive upon retirement for life and for eligible beneficiaries.



Work Injury: Any occupational disease listed in Schedule No. (1) of the Law or an injury resulting from an accident occurring during or due to the performance of work.

This also includes accidents occurring to the insured person while commuting to or from work, provided the journey is direct without deviation. Fatigue- or exertion-related injuries may also be considered work injuries if they meet the conditions set out in Article (145) of these Regulations.

Injured Person: A person who suffers a work-related injury.

Patient: A person suffering from a disease or accident unrelated to a work injury.

Incapable of Earning: A person suffering from a disability that completely prevents them from working or reduces their work capacity by 50% or more, due to a congenital condition, accident, or illness prior to reaching age sixty.

Health Insurance Authority: The General Authority for Health Insurance or the competent entity under the Comprehensive Health Insurance System Law No. 2 of 2018, in governorates where the system applies.

Chapter Two – Insurance Coverage

Article (2):

The provisions of the Law shall apply to the following categories:

- Employees working for others.
- Employers and those treated as such.
- Egyptian workers abroad.
- Informal or irregular workers.



If an insured person qualifies to fall under more than one of the aforementioned categories, they shall only be covered under one category, based on the order of priority listed above.

Article (3):

The provisions of the Law shall apply to the following individuals classified as employees working for others:

- Civil servants in the administrative apparatus of the State, public authorities, public institutions, and affiliated economic units.
- Employees of public sector units and public business sector companies, including delegated chairpersons and members of boards of directors of public business sector companies.
- Temporary, casual, and seasonal workers employed by the entities referred to in the two preceding paragraphs.
- Employees of the private sector subject to the Labor Law, provided that:
 - The insured person is 18 years of age or older.
 - The employment relationship is regular, meaning the work performed by the employee is an inherent part of the employer's business or lasts for six months or more.

This condition does not apply to construction workers, porters, fishermen, and land transport workers.

- Foreign nationals subject to employment laws or the Labor Law.
- Individuals engaged in domestic work, provided that the insured person is at least 18 years of age, the place of work is not a private residence, and the tasks performed are not of a purely personal nature for the employer or their family.
- Family members of the employer who work for and are actually dependent on them, provided they meet the conditions set out in subparagraphs (a) and (b) of paragraph (4) of this Article.



Article (4):

In the case of an insured person simultaneously working for more than one employer, only one employment relationship shall be considered for the purposes of insurance coverage, in accordance with the following:

- The contribution period with the higher insurable wage shall be recognized.
- If the insurable wages are equal, the earlier contribution period shall be recognized.
- If the insured person is on unpaid leave from their original employer and takes up employment with another employer, the contribution period with the latter shall be recognized, provided the contributions are paid based on a wage not less than that paid by the original employer.

Article (5):

The provisions of the Law shall apply to the following individuals classified as employers and those treated as such:

- Individuals who are self-employed in commercial, industrial, or agricultural activities, including artisans and others who perform activities or provide services on their own account, provided their activities are regulated by special laws or require a license from the competent administrative authority.
- General partners in partnerships and limited partnerships, as well as chairpersons, board members, and managing directors of private joint stock companies and limited liability companies.
- Owners of single-member companies.
- Practitioners of liberal professions and members of professional syndicates. The effective date of their inclusion under the Law shall be determined by a decree of the Chairman of the Authority.
- Productive members of cooperative production societies working on their own account.
- Owners of agricultural land of one feddan or more.
- Holders of agricultural land of one feddan or more, whether as owners, lessees, sharecroppers, or a combination thereof.
- Owners of rental properties, whose annual income used for property tax purposes is not less than the minimum insurable wage, provided the property is leased and not



used as a personal residence for the owner or their family. The income shall be evidenced by a certificate from the competent real estate tax authority.

- Owners of motor vehicles used for transporting persons or goods, including land, river, sea, and air transport.
- Commercial agents.
- Owners of mechanical or sailing fishing vessels.
- Licensed marriage registrars and delegated notaries who are not clergy.
- Village mayors and sheikhs.
- Tour guides, heritage experts, and trackers.
- Writers and artists.
- Heirs of owners of sole proprietorships, if any of the following conditions apply:
 - The establishment employed at least one worker at the time of the owner's death.
 - The individual share of the establishment's annual income (used for calculating income tax) is not less than the minimum insurable wage, taking into account the annual increase in the minimum wage when determining each heir's share.

In all cases, the heir managing the establishment shall be insured.

- Individuals engaged in home-based, environmental, rural, and family-based industries, provided they employ at least one worker.

Note: To qualify under this Article, the insured person must be at least 21 years old.

Article (6):



The provisions of the Law shall apply to the following categories of Egyptian workers abroad:

- Individuals working under personal employment contracts.
- Self-employed individuals.
- Migrants from the two aforementioned categories who retain Egyptian nationality.
- Maritime workers employed on foreign-flagged vessels while their seafarer's passport is valid.
- Individuals working for international or regional organizations and foreign embassies within Egypt under personal employment contracts and who are not governed by the Labor Law.

Conditions for eligibility under this Article:

- Submission of an application for voluntary insurance in accordance with the provisions of the Law.
 - The insured person must be at least 18 years of age.
-

Article (7):

The provisions of the Law shall apply to the category of irregular workers, including the following:

- Owners of rented built properties whose individual share of the annual income used as a basis for property tax calculation is less than the minimum insurable wage, provided the property is leased and not used as a residence by the owner or their family. The annual income is defined as the annual rental value established for taxation, evidenced by an official statement from the competent real estate tax authority.
- Porter laborers (casual transport workers).
- Small-scale self-employed individuals such as street vendors, car callers, newspaper distributors, shoe shiners, and similar informal occupations, including artisans, provided the following conditions are met:
 - They do not employ other workers.



- Their activity is not conducted in a fixed business location registered with the commercial registry or subject to registration.
- The activity is not subject to licensing by any competent administrative authority.
- Domestic workers and similar individuals working in private homes, provided that:
 - The place of work is a private residence.
 - The work performed is manual and for the personal needs of the employer or their family.
- Quran tutors and reciters.
- Church chanters, caretakers, and similar church service workers.
- Heirs of sole proprietorship owners, provided that:
 - No employees were working at the establishment at the time of the deceased's passing.
 - The heir's share of annual income is less than the minimum insurable wage.
 - The heir is not managing the establishment.
- Temporary agricultural workers employed in fields, gardens, orchards, livestock or poultry projects, apiaries, or land reclamation/development projects, provided their employment period is less than six continuous months or their work is not part of the employer's primary business.
- Owners of agricultural land with holdings less than one feddan (acre).
- Holders of agricultural land less than one feddan in area, whether owners, tenants, or sharecroppers.

Note: Individuals in this category must be at least 18 years old to benefit from the provisions of the Law.

Article (8):



The social insurance system shall include the following types of insurance coverage:

- Old age, disability, and death insurance.
- Work injury insurance.
- Sickness insurance.
- Unemployment insurance.

Chapter Three – Social Insurance File

Article (9):

The Authority shall establish a social insurance file for each insured person subject to the provisions of the Law, containing all necessary data and documents required to determine and calculate any obligations and to assess and disburse the entitled insurance benefits upon occurrence of eligibility.

Government entities, public authorities, and public/public business sector units shall establish a social insurance unit staffed with a sufficient number of qualified and trained personnel to implement the provisions of the Law and its regulations.

The Chairperson of the Authority, or their designee, may authorize private sector establishments to create such a unit, provided that the employer establishes an electronic file containing full employee data.

The employer shall ensure coordination between the social insurance unit and other relevant internal departments.

Article (10):

The Authority and the social insurance unit referred to in Article (9) shall take all necessary actions to implement the Law and these Regulations, without prejudice to the competencies of any other entity under the law. Specifically, the unit shall:

- Prepare registers, data, notifications, forms, models, and maintain necessary records.
- Complete subscription forms for the Authority.



- Complete forms related to contributions, installments, and other dues, and initiate their payment.
- Prepare forms for calculating contribution values for periods eligible for coverage, such as unpaid external assignments, unpaid leaves, or study leaves.
- Maintain a register for purchased service periods and related installments (Form No. 7).
- Process wage compensation and transportation expenses for injured or sick insured persons.
- Keep a register of insured individuals on internal/external assignments or unpaid/study leaves.
- Establish and update insurance files for insured persons.

The unit shall also respond to correspondence, implement recommendations, and address audit remarks from the Authority within two weeks.

The unit may manage and submit all required forms and records electronically. The Authority shall provide the necessary tools to allow employers and insured persons to submit documents and data electronically, including via the Authority's website. All electronic files must bear an electronic signature.

Article (11):

An employer with a social insurance unit must provide all required forms, templates, and registers necessary to implement the Law, without prejudice to the insured person's right to obtain such forms by other means, including through the Authority's website.

Article (12):

The employer or the Authority must establish a complete insurance file for each insured person, regularly updated, and containing the following documents:

First – Documents at the start of coverage:

For employees working for others:

- Copy of computerized birth certificate.



- Copy of national ID card.
- Appointment decision or certified employment start date, or a copy of employment contract (private sector).
- Subscription application (Form No. 1).
- Employment acknowledgment (if applicable).
- Basic data sheet (Form No. 3) for prior service periods.
- Statement of prior contributions or pension entitlement (Form No. 4).
- Medical fitness report or certified copy.
- Insurance coverage data form (Form No. 5).

For employers/self-employed:

- Relevant documents as above (A, B, D, F, G, H).
- Evidence of business start or subjecting activity to the Law, e.g.:
 - Commercial registry.
 - Tax card.
 - License from competent authority.
 - Syndicate registration.
 - Agricultural land ownership or possession certificate.
 - Lease or partnership agreement.
 - Real estate tax office letter indicating rental value.

For Egyptian workers abroad:

- Same documents (A, B, D, F, G, H), with H to be submitted during next visit to Egypt.
- Proof of employment/activity:
 - Valid passport copy.



- Authenticated foreign employment contract.
- Contract with international/regional organization or embassy.
- Employment on foreign ship and valid seafarer's passport.

For irregular workers:

- Same documents (A, B, D, F, G, H), with profession listed on valid national ID.
- Agricultural land ownership/possession certificate.
- Profession development statement from Civil Affairs Authority.

Second – Documents during the contribution period:

- Statement of wage development.
- Application to amend declared income.
- Contribution form for additional periods (Form No. 8).
- Decisions and forms for unpaid leave, study leave, secondment, and payment evidence.
- Certified statement of periods added by law.
- Installment collection notices.
- Certificate of partial permanent disability assessment.

Third – Documents upon service termination:

- Certified copy of termination decision or official extract.
- Termination notification form (Form No. 6).
- Original death certificate or official extract or certified summary, or disability certificate.



- Committee decision under Article (21) of the Law regarding job availability.
- Additional service period credit form (Form No. 9).
- Proof of business closure, e.g. commercial registry cancellation or tax office letter.
- Passport showing return to Egypt.
- National ID showing profession change or equivalent evidence.
- Certificate showing end of agricultural ownership/possession.
- Document proving the end of qualifying status.
- Real estate tax authority letter confirming rental value.

All documents must be referenced on the file cover with their numbers and dates. Employers may submit documents and forms electronically with an electronic signature.

The Authority shall maintain original records and may archive them electronically, with metadata showing who saved and reviewed the file. Electronic documents shall be relied upon to process all insurance entitlements.

Each insured person shall have an electronic file maintained and periodically updated with all related data and documents.

Article (13):

The Authority shall develop a timeline for digital transformation that requires employers to submit all required data and forms electronically, signed with an electronic signature. This timeline shall be issued by a decision of the Chairman of the Authority following approval by the Board of Directors.

Article (14):

An employer with an established social insurance unit must retain the social insurance file for each insured person and submit it to the Authority within a maximum period of fifteen (15) days from the occurrence of either of the following events:

- Upon request by the Authority.
- Liquidation of the establishment or its merger with another.



Article (15):

An insured person who takes up new employment and has a previous contribution period or is entitled to a pension from the Authority or any other entity (excluding syndicates) must submit a declaration to the Authority using Form No. (4) attached.

Chapter Four – Subscription Procedures

Article (16):

If the employer has multiple branches, each branch located within the jurisdiction of a different police station or administrative unit shall be considered an independent employer according to the geographical divisions of the Authority.

As an exception, the employer may request that all branches be treated as a single unit (or more) in its dealings with the Authority, using Form No. (10). The request shall be reviewed by the competent department after an inspection by the Authority's office.

The Authority may approve such requests if the following conditions are met:

- The establishment has more than one branch.
 - The nature of the employees' work involves rotation among branches and is directly connected to the main headquarters.
 - The employer is compliant with social insurance contributions and has no record of full or partial evasion.
 - Unified treatment shall not be granted if the branches operate with separate accounting units.
-

Article (17):

The employer must submit an application for subscription to the Authority within two (2) weeks from the start of activity, in triplicate, using Form No. (2). The following documents must be attached:

- Signature form of the employer or authorized representatives responsible for correspondence or completing data/forms, on Form No. (11), signed and stamped by the employer or submitted with an electronic signature.



The employer is liable for all documents signed by these authorized individuals.

- Documents proving commencement of the employer's activity, such as: commercial register, company incorporation documents, lease contract, start order, supply order, license, or documents proving the employer's legal status in non-individual establishments. Copies must be verified and signed by the designated employee.
- Notification of employee subscription using Form No. (1) and the employee's birth certificate or verified copy, especially for private sector workers.

Article (18):

The private sector employer must submit an annual statement in January of each year reflecting any changes in employee data and wages, using Form No. (2).

In all cases, the employer must submit an updated electronic file containing all data of insured employees and any changes thereto, particularly related to wages and monthly deducted contributions, in accordance with the decision issued by the Chairman of the Authority under Article (13) of these Regulations.

Article (19):

The private sector employer must submit to the Authority employee data, wages, and contributions using the forms prepared by the Authority, along with official proof of date of birth or a verified copy, and the employment contract (if available). Submission must occur within two (2) weeks from the occurrence of any of the following:

- Employment of a new worker.
- Engagement of apprentices, industrial trainees, summer job students, or individuals performing public service.
- Employment of workers under the age of 18.

Article (20):

The private sector employer must submit Form No. (6) to the Authority within one (1) week from the occurrence of any of the following:



- Termination of employment of an insured person.
- Completion of apprenticeship or training.
- End of summer employment for students.

Failure to notify the Authority within the specified time for cases under point (1) shall result in a penalty equal to **20% of the contribution due for the last month** for every month of delay, calculated from the date of termination until the date of form submission. Partial months shall not be counted in the delay period.

The penalty shall not apply in the following situations:

- Form No. (6) is submitted on time but lacks some data, provided the termination date is stated.
- Termination occurred due to transfer of the establishment by sale, lease, merger, inheritance, donation, or other legal transactions, and the insured person confirms the termination date.
- The employer signs the termination form completed by the Authority inspector or signs the dispute resolution committee report or the inventory sheet, provided these contain the termination date, or notifies the Authority via letter.
- The insured person joins another employer or is conscripted.
- The employer declares bankruptcy, the establishment is liquidated, closed, or dissolved.
- A judicial ruling is issued against the Authority confirming termination of employment.
- The employer submits the termination form within two (2) months for employees who left work without authorization.

Article (21):

The employer shall notify the Authority using Form No. (12) attached hereto within fifteen (15) days from the date of any change in the submitted data or documents, particularly in the following cases:

- Establishment of a new branch.



- Change in the legal form of the employer if it is a legal entity.
- Change in the type of activity carried out by the employer.
- Change in workplace addresses.
- Changes in signature specimens.
- Loss or replacement of seals.

The notification shall be delivered to the Authority or sent by registered mail with acknowledgment of receipt.

The employer shall bear the financial consequences arising from failure to notify or delay in notification if legally proven responsible.

Article (22):

In the event of a merger of one establishment into another, the merging establishment shall submit to the Authority the documents specified in Form No. (13) attached hereto within no more than two (2) weeks from the date of issuance of the merger decision.

Article (23):

If the merged and the merging establishments fall within the jurisdiction of the same office of the Authority; the following procedures shall be taken:

- The merging establishment shall submit to the competent office of the Authority two certified copies of the merger decision, along with an original and a copy of the list of names and insurance numbers of all employees of the merged establishment as of the merger date, indicating next to each the monthly wage used for contribution assessment and the amount of any dues payable to the Authority (if any), within fifteen (15) days from the date of the merger decision. The merging establishment shall also settle all contribution accounts related to these employees up to the merger date, without prejudice to its joint liability with the merged establishment for these obligations.
- The employer or representative of the merging establishment shall submit to the competent office of the Authority Form No. (2) attached hereto requesting registration for the month during which the merger occurred, covering all its employees, including those from the merged establishment.



- The competent office shall close the file of the previous employer after depositing the two copies of the merger decision along with the original and a copy of the employee list mentioned in item (1) of this Article.

The merging establishment shall retain its original insurance number, as shall all employees of the merged establishment. The competent office must register them in the Authority's database as employees of the merging establishment as of the merger date and annotate their records with the merging establishment's number and the date of the merger.

If the merged and merging establishments fall under the jurisdiction of different offices, only the legal name of the merged establishment shall be amended, while each establishment retains its respective insurance number.

Article (24):

The insured person from the categories of business owners, those treated as such, Egyptians working abroad, and irregular workers shall submit a subscription application to the Authority using Form No. (1) attached hereto (original and two copies), accompanied by documents proving the commencement of activity, work, or the qualifying status for coverage under the provisions of the Law, as provided in Article (12) of these Regulations.

The Authority shall return one copy of the subscription application to the insured or their representative after assigning the insurance number, having entered the data into the Authority's database, and shall notify them thereof via email whenever possible, within fifteen (15) days from the date of receipt of the said form. The insured and their beneficiaries must include the insurance number and national ID number in all correspondence related to the implementation of the provisions of the Law.

Article (25):

The insured persons referred to in Article (24) of these Regulations must submit to the Authority Form No. (6) attached hereto, indicating the cessation of activity, work, or qualifying status, within one (1) week of the occurrence of any such event. The form must be accompanied by documents proving the cessation. The Authority shall conduct the necessary review and take the appropriate measures in accordance with the provisions of the Law.



Article (26):

Any subscription period under the Comprehensive Social Insurance Law No. 112 of 1980 shall be considered a contributory period under the provisions of the current Law, provided the insured person completed the subscription process and paid the contributions for that period prior to 01/01/2020.

The calculation of wages for such periods shall be based on:

- The minimum contributory income according to the Social Insurance Law for business owners and those treated as such (Law No. 108 of 1976), if the insured moved to a category covered under Article (5) of these Regulations; or
- The minimum contributory wage according to the Social Insurance Law No. 79 of 1975 in other cases.

The wage or income shall be adjusted progressively over the entire period in accordance with Table No. (2) attached hereto.

Part Two: Management and Financing of the Social Insurance and Pensions System

Chapter One: Rules for Establishing and Managing Social Insurance Accounts

Article (27):

The Social Insurance Fund referred to in Article (5) of the Law shall maintain the following accounts:

- Old-age, disability, and death insurance account.
- Work injury insurance account.
- Health insurance account.
- Unemployment insurance account.
- Gratuity account, with a personal sub-account for each insured person.



- Supplementary pension account, with a personal sub-account for each insured person.
- Social welfare account for pensioners.

Article (28):

The expert committee shall determine the opening balances of social insurance accounts as of 01/01/2020. A decision shall be issued by the Chairperson of the Authority, following Board approval, specifying the opening balance for each account as follows:

First: Old-age, Disability, and Death Insurance Account

The total reserves of the Social Insurance Fund, minus the reserves of the other accounts mentioned in this Article.

Second: Work Injury Insurance Account

The opening balance shall comprise:

- Emergency reserve equal to 12 months of expected short-term benefit expenditures, including:
 - Wage compensation and transportation expenses.
 - Lump-sum compensation.
 - Attendant allowance for work injury pensions.
 - Increases in insurance benefits due to work injuries.
- Technical reserve equal to the present value of long-term benefit payments (e.g., pensions and their increases) as of the actuarial valuation date.

Third: Health Insurance Account

An emergency reserve equal to 12 months of expected expenditures.



Fourth: Unemployment Insurance Account

An emergency reserve equal to 24 months of expected expenditures.

Article (29):

The funds of each insurance account mentioned in Article (27) of these Regulations shall consist of the opening balances as defined in Article (28), plus the following:

First: Old-age, Disability, and Death Insurance Account

- Contributions and installments paid by employers.
- Contributions paid by the insured.
- Additional amounts due to late payments.
- Allocations from the public treasury per Articles (110, 111, 113) of the Law based on the expert committee's report.
- Investment returns.
- Allocations by the Board from:
 - Service fees under the Law.
 - Fines imposed for violations.
 - Accepted grants, donations, and subsidies.
 - Other revenues from the Fund's activities.

Second: Gratuity Account

- Contributions and installments paid by employers.
- Contributions paid by the insured.
- Additional amounts due to late payments.
- Investment returns.

A personal account is created for each insured person consisting of the above



revenues.

Third: Supplementary Pension Account

- Contributions and installments withheld by employers.
- Contributions paid by the insured.
- Additional amounts due to late payments.
- Investment returns.

A personal account is created for each participating insured person.

Fourth: Work Injury Insurance Account

- Contributions and installments paid by employers.
- Contributions paid by the insured.
- Additional amounts due to late payments.
- Allocations from the public treasury per the expert committee's report.
- Investment returns.
- Allocations by the Board from:
 - Service fees.
 - Fines.
 - Accepted grants, donations, and subsidies.
 - Other revenues from the Fund's activities.

Fifth: Health Insurance Account

(Same sources as above, tailored for health insurance)

Sixth: Unemployment Insurance Account

(Same structure with specific allocations for unemployment)



Seventh: Social Welfare Account for Pensioners

- Allocations by the Insurance Fund as determined by the Board.
 - State Treasury contributions.
 - Investment returns.
 - 30% of collected fines under the Law.
 - Accepted donations and grants.
 - Any other designated resources.
-

Article (30):

The expenditures of each social insurance account referred to in Article (27) of these Regulations shall be as follows:

First – Old-Age, Disability, and Death Insurance Account:

- Pensions and their increases.
- Lump-sum compensation.
- Gratuity for periods prior to 01/01/2020.
- Loss allowance.
- Attendant allowance.
- Additional compensation.
- Death grant.
- Funeral expenses.
- Severance and marriage grants.



- The account's share of administrative expenses.

Second – Gratuity Account:

- Value of the gratuity for the subscription period starting from 01/01/2020.
- The account's share of administrative expenses.

Third – Supplementary Pension Account:

- Supplementary pensions and their increases.
- Account balance when disbursed in a lump sum.
- The account's share of administrative expenses.

Fourth – Work Injury Insurance Account:

- Pensions and their increases.
- Lump-sum compensation.
- Wage compensation and transportation expenses.
- The account's share of administrative expenses.

Fifth – Health Insurance Account:

- Wage compensation and transportation expenses.
- The account's share of administrative expenses.

Sixth – Unemployment Insurance Account:

- Unemployment compensation.
- The account's share of administrative expenses.

Seventh – Social Welfare Account for Pensioners:

All expenditures necessary for the provision of services to pensioners in accordance with the Law.



Each of the aforementioned accounts shall be considered financially independent in terms of revenue and expenditure, and disbursements may only be made within the scope of the specified expenditures of each account.

Article (31):

The Expert Committee shall determine the rules for allocating annual administrative expenses to each of the accounts specified in Article (27) of these Regulations. A decision in this regard shall be issued by the Chairperson of the Authority following the approval of the Board of Directors.

Part Two: Management and Financing of the Social Insurance and Pensions System

Chapter Two: Rules, Procedures, and Working System of the Expert Committee

Article (32):

The Expert Committee shall undertake the following responsibilities:

- Determine the assumptions, bases, and life tables used for actuarial valuations.
- Conduct actuarial evaluations of social insurance accounts, to be approved by actuarial experts. The actuarial report shall assess whether the contribution rates applicable at the time of the actuarial review, along with any subsequent statutory increases, are sufficient to meet the benefit obligations of each account, based on the funding principles set out in Article (28) of these Regulations.
 - If the applicable contribution rates are deemed insufficient, the actuarial report shall recommend appropriate rates to be applied in future years.
- Determine the life annuity for the supplementary pension, subject to review every five years, and any amendments shall apply to pensions due after the amendment



date.

- Provide actuarial and insurance-related expertise and consultation to the Board of Directors.
 - Prepare studies and research as assigned by the Board.
 - Provide opinions on draft social insurance laws and other relevant legislation, as well as on amendments to the executive regulations.
 - Prepare a report for presentation to the Board of Directors to facilitate the issuance of a decision regarding the annual pension increase rate.
-

Article (33):

The Authority shall provide the Expert Committee with the data necessary for performing its duties, including but not limited to:

- The financial position of each account mentioned in Article (27).
- Statistics on insured persons and beneficiaries under the social insurance systems.
- Wages, incomes, and contribution periods.
- Census data and population surveys.
- Any other data requested by the Committee for the preparation of financial and actuarial reports.

The Authority shall also coordinate with relevant government entities to provide the following data:

- Demographic and population statistics, including fertility, mortality (life expectancy), disability, and migration.
- Economic trends, labor market conditions, and inflation.



Article (34):

The Expert Committee shall have a technical secretariat formed by decision of the Chairperson of the Authority, chaired by the Head of the Actuarial Department of the Authority.

The secretariat shall retain copies of records, reports, studies, and research. Electronic copies of all Committee documents shall be maintained. The Authority shall establish an electronic system for all the Committee's operations and documents. Access rights to this system shall be determined by the Chairperson. No approved documents may be deleted or modified within this system.

The Board of Directors shall determine which reports, studies, and research are to be published on the Authority's official website and shared with relevant state institutions.

Part Two – Management and Financing of the Social Insurance and Pensions System

Chapter Three – Actuarial Valuation of Social Insurance Accounts

Article (35):

The Expert Committee shall conduct financial and actuarial evaluations of the social insurance and pension system at the following times:

- During the first year of implementing the social insurance and pensions system, following the establishment of accounts in the Social Insurance Fund and the determination of their financial balances, resources, and specific benefits.
- At least once every three years for the Social Insurance Fund.

In preparing the actuarial valuation, the Committee must adhere to the latest international standards for actuarial practices issued by the International Actuarial Association (IAA) and the actuarial guidelines issued by the International Social Security Association (ISSA).

The assumptions report and the final actuarial report must be approved by the Board of Directors.



If the final report reveals a cash flow deficit preventing the Authority from meeting its legally mandated obligations, the Public Treasury shall provide the necessary funds, which the Authority shall repay according to procedures agreed upon by the Chairperson of the Authority and the Minister of Finance, subject to Cabinet approval.

Article (36):

The Expert Committee's report must include, in particular, the following:

- Account Description (per Article 27):
 - Account nature, funding type, funding sources, reserves and provisions, rules for benefit calculation and disbursement, and eligibility conditions.
- Methodology, Data, and Assumptions:
 - Description of the adopted methodology.
 - Main demographic assumptions.
 - Historical demographic data.
 - Key economic data and assumptions.
 - Data sources, quality, and significance.
- Results and Conclusions:
 - Demographic projections for specific future points in time, including:
 1. Beneficiaries by demographic group and comparison to the total population.
 2. Dependency ratios.
 3. Worker wages by age and gender.
 4. Wages and contribution rates by age and gender.
 5. Labor force participation rates.
 6. Covered salaries and labor force.



- Financial projections showing past and future cash flows and balance sheet items, including:
 1. Contributions.
 2. Investment income.
 3. Public Treasury transfers.
 4. Total revenues.
 5. Insurance benefits.
 6. Administrative expenses.
 7. Total expenditures.
 8. Annual balance (revenues minus expenses).
 9. Actuarial deficit per account (if any).
 10. Positive or negative reserves per account (if any).
 11. Annual cost rate.
 12. Average general contribution rate for the old-age, disability, and death insurance account.
- Analysis of Results:
 - Comparison with the previous report and explanation of significant changes.
 - Analysis of financial projections.
 - Sensitivity analysis of results to changes in one or more assumptions.
 - Conclusions on the short-, medium-, and long-term financial sustainability of the social insurance accounts in light of statutory funding rules.
 - Indicators of potential future financial instability.

The Committee's report shall be accompanied by:

- A certificate from the Chairperson of the Authority attesting to the accuracy of the data provided.



- A certificate from actuarial experts regarding the methods, assumptions, and tests applied to the data.
- A comprehensive summary of the Social Insurance Fund.
- A summary of insured persons' data and account data, including financial obligations and costs.
- Recommendations and proposals of the Expert Committee based on the report findings.

Article (37):

The Chairperson of the Authority shall present the Expert Committee's report to the Board of Directors within one (1) month from its completion, for discussion, approval, and formulation of recommendations and proposals in light of the findings.

The Minister responsible for social insurance, in coordination with the Chairperson of the Authority, shall submit the Expert Committee's report to the Cabinet, the President of the Republic, and the House of Representatives.

Part Two – Management and Financing of the Social Insurance and Pensions System

Chapter Four – Financial Statements of the National Organization for Social Insurance

Article (38):

The Authority shall comply with the Unified Accounting System and Egyptian accounting and auditing standards. The financial statements of the Authority shall include:

- Statement of Financial Position.
- Income Statement.
- Statement of Changes in Equity.
- Cash Flow Statement.
- Explanatory Notes, including a summary of key accounting policies and any other necessary disclosures.



A certified statement shall be attached from the Central Auditing Organization and the external auditor referred to in Article (40) of these Regulations, at the end of the fiscal year, confirming that the financial statements fairly and clearly represent the Authority's financial position.

The fiscal year for preparing the financial statements shall begin on July 1 and end on June 30 of each year.

Article (39):

The Authority's financial statements, both annual and quarterly, shall be submitted to the President of the Republic, the Cabinet, and the House of Representatives within two (2) months for quarterly statements, and within three (3) months for annual statements, following the end of the reporting period. These statements shall be published on the Authority's official website within one (1) month from the above deadlines.

The financial regulations of the Authority and the Investment Fund shall define the formats for full and summary financial statements in a manner not inconsistent with Egyptian accounting standards.

Article (40):

Without prejudice to the role of the Central Auditing Organization in auditing the Authority's accounts, the Chairperson of the Authority shall appoint an external auditor registered with the Financial Regulatory Authority, subject to the approval of the Board of Directors.

The external auditor shall audit and review the Authority's accounts in accordance with the Egyptian accounting and auditing standards approved by the Financial Regulatory Authority.

The auditor's contract shall be for one (1) fiscal year, renewable annually. The external auditor of the Authority may not simultaneously serve as the auditor of the Investment Fund.

The external auditor shall have the right to access all records, books, documents, and financial papers of the Authority at any time, in accordance with the professional standards and generally accepted principles.

The duties and responsibilities of the external auditor shall include:

- Verifying compliance with generally accepted accounting assumptions and principles in recording and preparing all financial transactions and accounting treatments.
- Confirming the accuracy of the final accounts and inventory procedures.



- Detecting errors, fraud, and anomalies that may affect the financial position or operating results.
- Verifying the accuracy of the data forming the final financial statements and assessing compliance with generally accepted accounting principles and standards to ensure that the statements are free from material misstatement or fraud.
- Auditing the Authority's accounts and financial data, and expressing an impartial, technical opinion through a formal audit report that reflects the financial position and operational results fairly.
- The external auditor shall be legally accountable to the Board of Directors. Their relationship with the Authority shall be governed by the audit contract, which outlines responsibilities, particularly concerning negligence, noncompliance, and confidentiality obligations.
- Assessing the internal control system, determining necessary procedures and tests, establishing a comprehensive audit plan, and conducting additional procedures if material misstatements are suspected, including inquiries regarding significant errors or fraud.
- Identifying weaknesses in the design or implementation of internal accounting controls and noncompliance with established procedures by Authority staff.

Part Two – Management and Financing of the Social Insurance and Pensions System

Chapter Five – Management of the Social Insurance Investment Fund

Article (41):

The Social Insurance Investment Fund is responsible for managing and investing the funds of the Social Insurance Fund referred to in Article (5) of the Law. It handles risk planning and management, execution, and monitoring of investment operations in deposits, certificates of deposit, treasury bills and bonds, equities, corporate bonds, securitization bonds, sukuk, investment fund certificates, as well as establishing companies, acquiring equity stakes, real estate assets, and other investments, in accordance with the investment regulations governing the Fund's activities.

Article (42):



A board called the “Board of Trustees of the Social Insurance Investment Fund” shall be established to manage the Fund created under Article (14) of the Law. It shall oversee the planning, risk management, and execution and monitoring of investment operations in line with best international practices applied by global pension funds.

The Board shall consist of no more than fifteen (15) members who are not employees of the Authority, chosen from experienced professionals in investment, economics, finance, asset management, law, banking, and business sectors. Two (2) of the members must be from the Authority’s Board of Directors and meet the required qualifications.

The Chairperson and members must:

- Be of Egyptian nationality.
- Possess at least fifteen (15) years of experience in the relevant fields.
- Have no final criminal convictions for crimes involving dishonesty or breach of trust, and not be listed as terrorists.

The Board’s composition shall be determined by a decree from the Prime Minister following the Board’s approval, specifying:

- Chairperson of the Board.
- Board members.
- Remuneration and allowances for the Chairperson and members (not subject to any other laws).
- Dismissal conditions for the Chairperson and members.

The membership term is three (3) years, renewable once.

The Board of Trustees shall appoint a Deputy Chairperson from among its members.

Committees may be formed from within the Board to handle specific investments or tasks as defined in their mandate.

Article (43):

The Chairperson and members of the Board of Trustees must:

- Protect the Fund’s interests and grow the social insurance funds under prudent risk management and due diligence.



- Maintain confidentiality of Board deliberations and information regarding the Fund's investments and projects.
- Disclose any direct or indirect personal benefit or that of their spouse or relatives up to the second degree related to the Fund's operations before taking office, and commit to avoiding any personal gain from their position, and disclose any conflict of interest in matters discussed or managed by the Fund.
- Refrain from engaging personally or through intermediaries in any Fund projects or contracts.
- Refrain from participating in decisions where there is a personal or related party interest.

Article (44):

The Board of Trustees shall propose the organizational structure and job classifications for the Investment Fund, in line with its functions and nature of work, including identifying qualified Authority personnel to support it. They shall also propose the financial, administrative, HR, and procurement regulations for approval by the Board of Directors.

Article (45):

A Chief Executive Officer (CEO) for the Investment Fund shall be appointed by decree of the Prime Minister, based on a nomination by the Minister of Social Insurance in coordination with the Chairperson of the Authority and with Board approval. The decree shall also determine the CEO's remuneration.

The CEO must meet the qualifications outlined in Article (42) and adhere to the obligations listed in items (1, 2, 3, 4) of Article (43).

The CEO shall oversee the Fund's administrative body, participate in preparing the budget and investment plans, ensure compliance with applicable regulations and decisions, and be responsible for preparing financial statements and activity reports, and providing data requested by the Chairperson, Board, or Trustees.

In case of a vacancy, the Board of Trustees shall temporarily assign one of its members to assume the CEO's duties until a replacement is appointed.

Article (46):



The Board of Trustees shall meet at least once a month upon the invitation of the Chairperson or Deputy Chairperson in their absence, or upon a written request by at least three (3) members specifying the purpose and agenda.

A meeting shall be valid if at least two-thirds of the members are present, including the Chairperson or Deputy. Decisions shall be made by a majority vote, and in case of a tie, the Chairperson's vote prevails.

Article (47):

The Board of Trustees may consult experts for specialized opinions or analysis of specific investment opportunities. It may also contract licensed asset management companies (approved by the Financial Regulatory Authority) to manage portions of the Fund's portfolio, subject to Board approval upon the recommendation of the Board of Trustees.

Article (48):

The Fund's resources consist of monthly financial surpluses transferred from the Authority, returns on invested funds, and any assets entrusted to the Fund for investment purposes.

Article (49):

The Investment Fund shall prepare its financial statements (annual and periodic), and an external auditor licensed by the Financial Regulatory Authority shall be appointed to audit the Fund's accounts.

Article (50):

The Board of Trustees shall establish the general investment policy for managing funds across accounts. The policy shall define sectors and investment ratios across various instruments including:

- Bank deposits and certificates
- Treasury bills and bonds
- Public and private equities (listed and unlisted)
- Corporate bonds



- Securitization bonds and sukuk
- Investment fund certificates (equity, balanced, fixed-income, money market, real estate)
- Company formations and equity participation
- Any other investments

Article (51):

Investment ratios for social insurance assets and funds shall follow these principles:

- A minimum of 75% of the Authority's annual reserves shall be invested in government securities (bills and bonds). This may be reduced upon recommendation by the Chairperson, with Board and ministerial approval, based on a study by the Board of Trustees.
- The remaining percentage shall be allocated to other investments as per the policy approved by the Board, based on market opportunities.

Investment rules include:

- Defining maximum and minimum investment ratios and allocations, reviewed annually.
- Preserving asset value and maximizing market worth.
- Diversifying the portfolio to reduce risk and volatility.
- Achieving returns, no less than the actuarial discount rate.
- Setting performance and risk measurement benchmarks.
- Setting terms for contracting licensed asset managers, defining the portfolio share.
- Prohibiting investment in defaulted, pledged, or bankrupt securities.
- Prohibiting foreign exchange speculation.
- Prohibiting international investments without Cabinet approval.
- Ensuring all investments comply with governance standards approved by the Board.



Article (52):

The Chairperson of the Board of Trustees shall have non-executive responsibilities and is not required to work full-time. Their duties include:

- Calling meetings, setting agendas, and reviewing submissions.
 - Inviting experts or internal personnel to meetings.
 - Chairing meetings, ensuring continuity, and proposing subcommittees.
 - Submitting Board reports and recommendations to the Board of Directors.
 - Overseeing documentation and archiving of Board minutes and decisions.
-

Part Three – Rules for Determining and Collecting Contributions and Subscription Procedures for Certain Periods

Chapter One – Contributory Wage/Income and Contribution Rates

Article (53):

As of 01/01/2020, the minimum contributory wage for insured persons under Article (3) of these Regulations is set at EGP 1,000 per month, and the maximum at EGP 7,000 per month.

Both minimum and maximum thresholds shall increase by 15% annually on January 1, based on the previous December's figures, for seven years. Thereafter, increases shall match the inflation rate. Monthly figures shall be rounded to the nearest EGP 100.

In all cases, excluded allowances shall not exceed 30% of the insured person's contributory wage.

Article (54):



When determining the contributory income selected by insured persons under Articles (5) and (6) of these Regulations, the following conditions apply:

- It must not be lower than the minimum or higher than the maximum contributory wage.
- It must not be lower than the last contributory wage if previously insured.
- It must not be lower than the highest monthly wage of employees covered by the law working for the same person.
- It must not be lower than the monthly average of their taxable annual income from the previous year.
- It must not be lower than the highest income tier among those enrolled in the supplementary pension scheme.

The Authority shall adjust the monthly contributory income to the next higher tier at most every three years of continuous subscription at a lower tier.

Article (55):

An insured person belonging to the categories referred to in the previous article may request to modify their contributory income to any higher income tier, provided they have paid all amounts due up to the date of submitting the modification request to the competent office of the Authority.

They may also request to reduce their contributory income to the immediately lower tier by submitting a request to the competent office of the Authority, accompanied by evidence of reduced income compared to the previous year, particularly the following:

- A letter from the Tax Authority stating that no profit was made during the year preceding the reduction request (for categories subject to Article (5) of these Regulations).
- A copy of the employment contract, authenticated by the Egyptian consulate abroad or certified by the Ministry of Foreign Affairs, confirming a reduction in wages (for categories subject to Article (6) of these Regulations).

Requests to modify contributory income must be submitted in December of each year, and the adjustment becomes effective as of the first day of the month following the submission date.



Article (56):

Insured persons referred to in the previous article may request to adjust the contributory income for all actual periods of contribution from the start of their insurance coverage up to the date of the modification request, or to a higher tier.

They may also choose to upgrade selected income tiers sequentially from the earliest contribution periods.

In all cases, the following conditions must be met for the request to be accepted:

- Full payment of all amounts due to the Authority up to the request date.
- Submission of a medical report issued by the designated Health Insurance Authority confirming general physical fitness at a level not lower than "Good." The insured shall bear the cost of this report.

Upon submitting the request, the insured must pay the difference in contributions in addition to an extra amount equivalent to the average yield of treasury bills and bonds, calculated on the total difference from the beginning of the contribution until the end of the month prior to payment.

The insured shall not be deemed covered under the revised income tier unless these amounts are paid within one (1) year from the notification date and prior to the occurrence of any entitlement under the Law.

Article (57):

Old-age, disability, and death insurance contributions for the categories specified in Articles (3), (5), (6), and (7) of these Regulations shall be determined as follows:

First – Employees working for others:

- Employer's share: 12% of the employees' contributory wages monthly.
- Employee's share: 9% of their contributory wage monthly.



Subject to special rates for workers in hazardous or difficult jobs as determined by a decision of the Prime Minister.

Second – Business owners, their equivalents, and Egyptians working abroad:

A rate of 21% of the contributory income selected by the insured from Table No. (1) attached.

Third – Irregular labor force:

- Insured's share: 9% of the minimum contributory wage monthly.
- Public Treasury's contribution: 12% of the minimum contributory wage monthly.

All the above rates shall increase by 1% every seven years starting 01/01/2020. The increase shall be split evenly between employer and employee (for Article (3) categories) and between the Treasury and the insured (for Article (7) categories), within the annual installment paid by the State Treasury to the Authority.

Subject to the Prime Minister's decision on hazardous work, total contributions shall not exceed 26%.

Article (58):

Gratuity system contributions for the categories under Article (3) of these Regulations are as follows:

- **Employer's Share:** 1% of the contributory wages of their employees monthly.
- **Insured's Share:** 1% of their contributory wage monthly.

Article (59):

Monthly contributions to the supplementary pension system are determined as follows:

First – Employees working for others:

A rate of 10% of the portion of the wage exceeding the maximum contributory wage, capped



at 100% of that maximum.

Second – Business owners, equivalents, and Egyptians abroad:

A rate of 10% on the portion of income exceeding the maximum contributory income, capped at 100%.

The provisions of paragraphs two and three of Article (71) of these Regulations apply to contributions due under the supplementary pension system.

Article (60):

Without prejudice to the provisions of the Comprehensive Health Insurance Law No. 2 of 2018, the employer shall pay the following contributions for work injury insurance:

- 1% of the contributory wage for employees not subject to the aforementioned law, in exchange for treatment and medical care.
- 0.5% of the contributory wage toward financial entitlements; this rate may increase to 1% depending on the risk level of the establishment's activities.

This rate (item 2) is reduced by half for government administrative units, public authorities, public legal persons, and public sector or business sector units that provide wage compensation and transportation expenses themselves.

The same reduction applies to other employers if the Chairperson authorizes them to provide such compensation. The license is valid for one year and renewable.

Employers are exempt from contributions for insured persons listed in items (1) through (4) of Article (144) if they are unpaid.

The Health Insurance Authority may permit the employer to treat and care for injured workers under conditions set by its Board and agreed with the Authority Chairperson. In this case, the employer is exempt from treatment and medical care contributions.

Article (61):

Without prejudice to Law No. 2 of 2018, the contribution rates for sickness insurance are as follows:



- **Employer's share:**
 - 3% of contributory wages for insured persons listed in items (1, 2, 3) of Article (3), covering treatment and medical care. Employers are also responsible for wage compensation and transportation expenses.
 - 3.25% of contributory wages for other employees working for others.
- **Insured's share:**
 - 1% of contributory wages for employees.
 - 4% of contributory income for insured persons under Articles (5) and (7).

Distribution of sickness insurance contributions:

- 4% for treatment and medical care.
- 0.25% for wage compensation and transportation (for persons under item (1)(b)).

If the Health Insurance Authority permits employers to provide medical care, the treatment portion is reduced to 1%, plus 0.25% for compensation and transport. This reduction applies from the first day of the following month.

Additional contributions:

- 1% of pension value for retirees benefiting from medical care.
- 2% of pension for beneficiaries entitled to medical care.

All contributions, except the portion for compensation and transportation, shall be paid to the Health Insurance Authority.

Article (62):

Unemployment insurance contributions shall be 1% of the contributory wage of the insured person, paid by the employer.



Article (63):

When determining contributions for insured persons employed by the state, public authorities, public sector, and business sector, the following must be considered:

- Deductions due to disciplinary actions, fines, or lateness shall not reduce contributory wages; contributions are calculated on the full gross wage.
 - Contributions during periods of suspension (administrative or legal) are calculated based on the entitled wage. If suspended wages are paid later, contributions must be settled. If the insured is retroactively dismissed, contributions previously paid are refunded.
 - In part-time work arrangements with partial pay, contributions are calculated based on the full wage as if working full time.
 - Periods without entitlement to wages or wage compensation are treated as unpaid leave if the employment relationship continues.
-

Article (64):

Private sector employer contributions are calculated based on data submitted using Forms (1), (2), and (6) attached to these Regulations.

If the employer fails to submit this data on time, contributions are temporarily calculated using the most recent submitted data until actual contributions are determined.

If no data or required records are available, contributions are calculated based on findings from inspection reports. The inspection must document sources and the basis of calculation.

The inspection team must compile their findings based on discussions with both parties (employer and employee) and any relevant documents. Both parties must sign the forms, and the inspector must annotate them with sources used.

Article (65):

The Authority must notify the employer of due contributions and other payable amounts if calculated based on inspections. The employer may object under the following conditions:

- The objection must be filed within thirty (30) days of receiving the notice.



- A fee of EGP 100 must be paid.

The Authority must respond within thirty (30) days. If rejected, the employer may request that the Disputes Review Committee under Article (148) of the Law consider the objection.

The Authority shall notify the employer of the Committee's decision, and dues shall be adjusted accordingly.

The account becomes final and enforceable if no court appeal is made within the appeal period or if the employer does not request Committee review after rejection.

However, the Authority may still amend dues if it determines, via its internal review, that they were overestimated. A decision to reduce such dues must be issued by the Chairperson or the competent Deputy.

Article (66):

In the event of a dispute between the employee and the employer regarding the existence of an employment relationship, the labor office shall be consulted to investigate the matter. If the dispute pertains to the wage, the Authority may refer to the prevailing wage in light of market levels, unless the employer provides evidence to the contrary.

Article (67):

Without prejudice to the provisions of Article (143) of the Law, inspectors appointed by the Authority shall have the right to enter workplaces, including those located in free zones and other areas with special legal status, during normal working hours to conduct necessary investigations and review records, books, documents, and financial statements relevant to the implementation of the Law. They shall also have the right to examine financial records, accounting books, budgets, and employee files to verify fulfillment of all obligations to the Authority and ensure legal compliance, within the judicial authority granted to the Authority's inspectors.

The employer must provide the Authority, upon request, with a certified statement from the Tax Authority indicating total wage costs and number of employees for prior years.



Article (68):

Amounts paid by private sector employers on behalf of insured persons pursuant to Article (122) of the Law shall be treated as loans.

The employer may not deduct more than 10% of the insured's wage to recover such amounts or any other loans, in accordance with the applicable provisions of the Labor Law. The employer is also prohibited from charging any interest on these amounts.

Article (69):

Without prejudice to the provisions of Law No. 2 of 2018 on the Comprehensive Health Insurance System, if a pensioner benefiting from medical treatment and care under sickness insurance returns to work for an employer subject to sickness insurance, the Authority shall cease deducting the contribution from their pension starting from the first day of the month following the employment start date. They will then be covered as an insured person.

Upon termination of employment, the Authority must be notified to resume deduction of the contribution from the pension.

Part Three: Rules for Determining and Collecting Contributions and Subscription Procedures for Certain Periods

Chapter Two: Procedures for Payment and Remittance of Contributions

Article (70):

The employer must pay the contributions due for their employees in accordance with the Law, including both the employer's and employee's shares.

For insured persons under Article (3) of these Regulations, contributions are calculated as follows:

- For those covered under items (1), (2), and (3) of Article (3): based on the monthly wage due to the insured.
- For other insured persons under Article (3): annually, based on the wage/income in January of each year. If employment starts after January, contributions are calculated



based on the joining month's wage until the following January, after which the standard rule applies.

When calculating contributory wages, a 30-day month is assumed for those not paid monthly.

Contributions are not due for the month in which employment starts unless the full month is worked. Contributions are due in full for the month in which employment ends.

Insured persons and employers are exempt from contributions during compulsory military service.

Article (71):

Employers referred to in Article (70) who employ workers must pay the following amounts by the indicated deadlines:

- Monthly contributions, including supplementary pension contributions – from the first day of the month following the contribution month.
- Installments due from the insured – from the first day of the month following the installment month.
- Installments for arrears – on the first day of the month they are due.
- Amounts deducted by the employer from the insured's wage (within legal limits) for overpaid benefits – from the first day of the month following notification.

In case of delay, an additional monthly amount shall be due, including for government entities, calculated from the due date to the end of the payment month. This amount equals the average return on treasury bills and bonds in the previous month plus 2%.

This additional amount is waived if payment is made within 15 days of the due date.

Article (72):

Insured persons under Articles (5), (6), and (7) must pay the following amounts by the deadlines indicated:

- Monthly contributions, including supplementary pension contributions, if applicable – from the first day of the month following the contribution month.



- Installments for arrears – on the due date month.

In case of delay, an additional monthly amount is due, as in Article (71), unless payment is made within 15 days of the due date.

Egyptians working abroad may pay contributions in advance semi-annually or annually. Prepayments for future periods do not count toward qualifying periods for insurance benefits.

Article (73):

For public sector economic units in remote or specific governorates, the cost of notional service periods prior to 01/01/2020 shall be calculated as the capitalized value of the portion exceeding the basic wage pension, per Table No. (3) attached.

Article (74):

The Social Insurance Authority and administrative bodies within the government sector must:

- Prepare wage records including contributory wages, employer and employee shares, and due installments.
- Prepare contribution summaries using Form No. (14), separately for each payroll.
- Aggregate and store originals after reconciling with payroll data, and record them in the contribution's ledger.
- Compile total data from Form No. (14) into a master summary using Form No. (15), in original and two copies – one for the Authority and one for record-keeping.
- At the end of each fiscal year, submit a declaration using Form No. (16), signed by the financial manager, detailing total wages and contributions. This must confirm inclusion of all payments defined as "wages" under the Law.

All the above must be recorded electronically whenever possible.

Article (75):



Private sector employers must maintain a wage register for their employees using Form No. (17) attached.

Article (76):

Contributions and dues may be paid to the Authority by:

- Bank or electronic transfers.
- Credit cards.
- Bank deposit to the Authority's account with a payment authorization.
- Check (must be certified for private sector entities).
- Cash for amounts not exceeding EGP 500.

The Authority may agree with banks or other entities to collect contributions and remit them promptly under agreed terms.

Article (77):

Without prejudice to Article (76), the Authority may accept payments of debts due from employers using any method other than cash.

Article (78):

The effective payment date is determined as follows:

- Date added to the Authority's account (for transfers).
- Date of deposit in the Authority's account (for bank deposits).
- Date of receipt of a cashable check.
- Date of the official receipt (for cash payments).

This is without prejudice to the financial regulations of the Authority.



Part Three: Rules for Determining and Collecting Contributions and Subscription Procedures for Certain Periods

Section Three: Installment Procedures for Dues

Article (79):

The Authority may approve installment plans for amounts due from employers after administrative attachment of sufficient assets or presentation of a valid bank guarantee covering the remaining balance for the installment period.

The Authority may approve installment plans for amounts due for employees under Article (3)(1) without attachment or guarantee.

Installments do not affect the Authority's right to charge additional amounts as per Article (71) for the delay period.

The competent authority for approving installment plans shall be designated by decision of the Authority's Chairperson.

Article (80):

The Authority may cancel the installment plan in the following cases:

- Bankruptcy, liquidation, emigration, or final departure.
- Enforcement of a sale of the employer's assets by another creditor.
- Default on three consecutive installments.
- Other valid reasons for cancellation.

All unpaid and future installments become immediately due upon cancellation. The Authority may collect them by force, claim the bank guarantee, or use other lawful procedures.

Installment plans may be reinstated if the cause of cancellation is resolved.

The employer may choose to settle all dues in one payment or over a shorter period, in which case additional amounts are recalculated up to the payment date.



Article (81):

Insured persons under Articles (5), (6), and (7) may request to pay due amounts in monthly installments.

This does not affect the Authority's right to impose additional charges as per Article (72) for late contributions.

The competent authority for approving installment requests shall be designated by decision of the Authority's Chairperson.

Part Three: Rules for Determining and Collecting Contributions and Subscription Procedures for Certain Periods

Section Four: Procedures for Monitoring Installment Payments

Article (82):

The employer must deduct installments and other dues from insured employees' wages and remit them to the Authority with monthly contributions, accompanied by Form No. (18) attached.

Article (83):

The employer shall:



- Monitor and remit installments to the Authority on time using Form No. (18), in original and three copies.
- Update wage records with changes in installment values, end dates, and reasons, and notify the Authority using Form No. (18).

Article (84):

The Authority shall comply with the following:

- Register the type, amount, start and end date of each installment, and any modifications resulting in suspension or reactivation, in its information system or relevant registers.
- Notify the employer of the installment amount after its determination.
- Reconcile the total installments due with the total amounts remitted to the Authority each month. In case of any discrepancy, the employer shall be notified, and the provisions of Article (71) of these Regulations shall apply in the event of delayed payment.

Article (85):

Installments calculated under Table No. (4) attached to the Law shall be canceled upon the entitlement of the insured to a disability or death pension.

This applies only to installments due as of the date of confirmed disability or death and does not include installments deferred for periods during which no wage or wage compensation is due.

In such cases, the full installment shall be deducted from the insured's pension until fully repaid, or from the beneficiaries' shares proportionally, not exceeding one-quarter of their total entitlements.

Article (86):

Payment of installments due from the insured shall be suspended during any period in which they are not entitled to wages or wage compensation. Payment shall resume upon wage



entitlement.

The installment period shall be extended by the duration of the suspension.

The full installment is due for the month in which employment ends, and not due for the month in which new employment begins unless the entire month is worked.

Part Three: Rules for Determining and Collecting Contributions and Subscription Procedures for Certain Periods

Chapter Five: Procedures for Contribution or Subscription Calculation for Specific Periods

Article (87):

An insured person may request to have a period counted within their old-age, disability, and death insurance contribution period, provided the following conditions are met:

- The period occurs after the age of eligibility under the Law.
- The period comprises full years.
- The period precedes the most recent subscription period and is not covered under social insurance.

The cost of calculating this period shall be determined according to Table No. (3) attached to the Law and may be paid either:

- As a lump sum within one year from the date of the request and no later than the service termination date; or
- In installments under Table No. (4) of the Law.

The insured shall only be considered a contributor for this period upon payment of the first installment before termination of service. Any partial year shall be counted as a full year. Requests to calculate such periods are irrevocable under any circumstances.

Article (88):

In cases of full secondment or deputation within Egypt, the host entity shall:



- Pay the employer's share of contributions;
- Deduct the insured's share and any installments from their wage;
- Remit these amounts monthly to the original employer starting from the first day of the month following the due month.

Contributions shall be calculated based on the insured's wage at the host entity. The original employer remains liable for paying all contributions and dues to the Authority, regardless of payments from the host entity, and must monitor compliance.

In case of delayed payment, the original employer — including public entities — must pay an additional amount under Article (71) from the due date until the payment month's end. This amount is waived if payment occurs within 15 days of the due date.

Article (89):

For insured persons seconded abroad who receive their wage from the original employer, the latter must pay all contributions and dues on the specified schedule.

Both parties shall bear their respective shares of the contributions.

Article (90):

Contributions due from the insured for periods of foreign secondment or unpaid leave to work abroad shall include:

- Employer and employee shares for old-age, disability, death insurance, the gratuity system, and the supplementary pension.
- The rate covering compensation for permanent disability and death under work injury insurance.

Contributions shall be calculated based on the insured's original contributory wage, assuming they were not on secondment or leave.

The following are considered equivalent to foreign secondment or leave:

- Periods of secondment or leave to work with international or regional organizations within Egypt.



- Leave for non-work purposes where the insured later joins one of the above organizations or works abroad — effective from the employment start date.

Article (91):

The insured must pay due contributions and installments for periods of foreign secondment or unpaid leave as if not seconded or on leave.

Payment shall be made in a foreign currency quoted by the Central Bank of Egypt.

For secondments or leaves with international organizations within Egypt, payment may be made in any CBE-quoted foreign currency or equivalent Egyptian pounds.

Permissible payment methods include:

- Bank deposit to the Authority's account with a valid payment order.
- Bank or electronic transfers.
- Bank or traveler's checks.
- Credit cards.

In case of late payment, the insured must pay an additional amount in accordance with Article (71), calculated from the due date until payment.

Exemption from the additional amount is granted if payment is made within one month of the end of the leave year. For the final year, the grace period is six months.

If the insured dies within the exemption grace period before paying amounts due, the beneficiaries are exempt from additional amounts if payment is made within six months of the date of death.

The additional amount shall be paid using the same currency and method as the contributions.

Article (92):



If the insured does not pay the contributions and installments within the exemption grace period, the employer must deduct these amounts — including the additional charges — from the insured's wage in installments per Table No. (4), starting from the month following the grace period.

If the installment exceeds one-quarter of the wage, the insured may request to:

- Deduct amounts from gross wages, limited to one-quarter. If employment ends, the remainder is deducted from insurance entitlements.
- Pay over five years upon Authority approval.

If no employment relationship exists at the end of the grace period, the insured must pay all contributions and additional charges in a lump sum within one month from the date of entitlement.

Failure to pay results in enforcement under Article (133) of the Law.

Article (93):

The insured may express their wish to contribute for a period of unpaid leave for non-work purposes either before or after the leave begins, provided it is before entitlement to an old-age, disability, or death pension.

This intention must be submitted using Form No. (19) attached. Once expressed, the insured may not revoke this request, and the expressed period shall cover all subsequent leave renewals.

In case of the insured's death, beneficiaries may request to account for the leave period under the above conditions, within three months from the date of submitting the benefit claim.

Payment must be made in one lump sum within three months of submitting the request.

Article (94):

Contributions due from the insured for unpaid leave for non-work purposes shall include:

- Both the insured and employer shares for old-age, disability, and death insurance, the gratuity system, and the supplementary pension — if the insured requested to count the leave period as contributory per Article (93).



- Both shares for sickness insurance contributions (covering treatment and care), provided the insured is covered by this insurance during unpaid leave within Egypt.

Contributions are calculated based on the insured's contributory wage, assuming no leave. The insured may not request to account for a leave period for which no prior subscription intention was expressed under Article (87).

Article (95):

The insured must pay the contributions due under the previous article separately for each year of unpaid leave within one month of the end of that leave year.

Failure to pay within this deadline incurs an additional amount under Article (71), from the start of the next month until payment.

If payment is not made within three months of entitlement to an old-age, disability, or death pension (by the insured or their beneficiaries), the unpaid leave period shall not be counted as contributory service.

Article (96):

If the insured person fails to pay the due contributions for the period of unpaid leave by the date of return to work, the employer shall be responsible for collecting such contributions, including any additional amounts, through installment deductions from the insured's salary, in accordance with Table (4) annexed hereto. The installment amount shall be calculated based on the insured's age as of the first day of the month following the return to work or the month following the submission of the request to contribute, whichever is later. The employer is obligated to remit these installments to the Authority in the regular payment periods starting from the salary of the month following the date of return or the submission of the request, as applicable.

If the value of the installment exceeds one-quarter of the salary, the insured may request to settle the amounts due in accordance with the provisions of Article (71) of these Regulations through one of the following methods:

- Deduction from the insured's total salary, within the one-quarter limit. In case of termination of service, the amounts are deducted from the insurance benefits.



- Installments over five years, subject to the Authority's approval.

Article (97):

All entities must refrain from renewing unpaid leaves for work abroad, unpaid secondments, or unpaid personal leave for which the insured has requested to contribute, unless all amounts due to the Authority for prior leave periods have been settled, in accordance with the applicable provisions.

Article (98):

If a female insured, not subject to the Civil Service Law No. 81 of 2016, takes leave to care for her child and opts to receive wage compensation, the procedures and rules in Articles (93, 94, 95, 96, 97) of these Regulations shall apply regarding her contribution and the payment of due amounts.

If she chooses not to receive wage compensation, the employer is responsible for paying the due contributions for the leave period in the regular payment periods.

Article (99):

The employer must verify the passport of the insured before renewing unpaid leave taken outside the country. If it is proven that the insured has taken up employment abroad, Articles (90, 91, 92) of these Regulations shall apply from the date the new employment commenced.

Article (100):

The entity sending individuals on unpaid scientific missions or scholarships at state expense shall be responsible for paying both the employer's and the insured's share of contributions in regular payment periods, as stipulated in Article (71) of these Regulations.

Article (101):

The entity paying the salary of the insured during military recall or retention must also pay the employer's share of the contributions and deduct the insured's share from their salary.



Both shares must be remitted to the Authority in accordance with the provisions of Article (71) of these Regulations.

Part Four – Rules for Calculating Insurance Entitlements in Old-Age, Disability, and Death Insurance

Chapter One – Pensions and Compensations

Article (102):

An old age, disability, and death pension shall be granted in the following cases:

- The insured reaches the retirement age and has at least ten years of actual contribution; this minimum shall increase to fifteen years as of 1 January 2025, provided that no lump-sum compensation has been paid for the mentioned contribution periods.
- Termination of employment due to total disability for categories mentioned in Article (3) of these Regulations; or proven permanent total disability during employment or activity for other categories.
- Termination of employment due to death for categories referred to in Article (3), or death occurring during employment or activity for other categories.
- Termination due to partial permanent disability for categories mentioned in Article (3), provided a decision is issued by the competent committee under Article (21) of the Law confirming no alternative employment is available with the employer—this may be waived by decision of the Authority’s Chairman upon Board approval.
- Total disability or death within one year from the termination date of employment or activity, subject to the following:
 - Employment or activity has ended.
 - Disability or death occurred within one year from termination and before reaching retirement age.
 - No lump-sum compensation has been paid for the contribution period.



- Total disability or death after more than one year from the termination date, provided:
 - Employment or activity has ended.
 - Disability or death occurred after one year from termination but before retirement age.
 - No lump-sum compensation has been paid.
 - The insured has at least ten years of actual contributions, increased to fifteen years from 1 January 2025.
- Early retirement not due to age, disability, or death, subject to:
 - Termination of employment or activity.
 - Contribution periods qualifying the insured for a pension not less than 50% of final settlement salary/income and no less than 65% of the minimum contribution wage at the date of entitlement.
 - Contribution periods include at least twenty actual years, increasing to twenty-five from 1 January 2025.
 - Submission of payment request using Form No. (20).
 - The insured is no longer subject to old age, disability, and death insurance at the time of the request.

For entitlement under clauses (2), (3), (4), and (5), the insured must have at least three consecutive or six non-consecutive months of contributions. This does not apply to:

- Civil servants in government bodies, public authorities, and public economic units.
- Private sector employees governed by employment regulations or collective agreements approved by the Authority's Chairman.
- Employees transitioning from public to private sectors.
- Disability or death resulting from work injury.

To receive the pension under clause (7), all amounts due for contribution periods or outstanding installment values as per Table (11) must be paid.



Article (103):

The pensionable salary under the Old Age, Disability, and Death Insurance shall be determined as follows:

First – For periods subject to the provisions of this Law:

The pension settlement salary or income is calculated based on the average monthly salary/income on which contributions were paid, from the start of the Law's application until the date of the insurance contingency.

Only actual contribution periods in any insurance sector are considered. Periods requested by the insured to be counted or added by special laws/decisions are excluded.

The following applies in all cases:

- The starting month is excluded from the average unless it is a full month.
- The month in which employment ends is considered a full month.
- If the start and end month are the same, it is considered a full month.
- The average is increased by the average inflation rate for each full contribution year, without exceeding the maximum contribution salary.

Second – For periods under previous social insurance laws (before 1/1/2020):

The pensionable salary/income for the old period is calculated for:

- **Basic Salary (Law No. 79 of 1975):**
The average monthly salary used for contributions during the last two years (or total contribution period if less). No individual salary within the average shall exceed 150% of the base salary at the start of the last five years, with a 10% increase per year for shorter periods.
- **Variable Salary:**
Based on the average of all salaries used for contributions over the entire contribution period, increased by 3% for each full year.
- **(Law No. 108 of 1976):**
Settlement income = average of actual contribution incomes.
- **(Law No. 50 of 1978 – Egyptians Abroad):**
Same method as Law 108.



- (Law No. 112 of 1980 – Comprehensive Social Insurance):
Same method using subscription salary per Article (26) of these Regulations.

If periods span multiple laws, the weighted average across all laws applies:

- For basic salary:
Sum of (average salary × period in months) across laws ÷ total months.
- For variable salary: calculated as above per relevant provisions.

In all cases:

- Use relevant settlement rules of each applicable law.
 - Apply inflation increases (from 1/1/2020 to date of entitlement), without exceeding the maximum contributable salary.
-

Article (104):

The insured's contribution period under Old Age, Disability, and Death Insurance includes:

- Periods under previous laws before 1/1/2020 (including those in Article (26)), calculated per the respective laws.
- Periods starting from the application date of this Law.
- Periods added upon request.
- Periods added by special laws or decrees (counted at 25% in pensions, 100% in lump-sum compensation under Article (110)).

In all cases:

- Any fraction of a month before 1/1/2020 is rounded up to one month.
 - Same applies after 1/1/2020.
 - A fraction of a year is rounded up to one full year if this leads to pension entitlement.
-



Article (105):

Pension calculation is as follows:

1. For periods subject to this Law (from 1/1/2020):

Pension = (Settlement salary × contribution months ÷ 12) ÷ actuarial age factor (Table No. 5)

Maximum: 80% of settlement salary.

2. For periods before the Law:

Pension = (Settlement salary for previous period × months ÷ 12) ÷ actuarial age factor

Maximum: 80% of settlement salary.

3. Combining both pensions:

- Total must not exceed 80% of the higher settlement salary.
- Pension is increased by the difference between EGP 450 and 33% of the total pension (see Article 106).
- If total is less than 65% of the higher settlement salary, it is raised accordingly (only for cases 2–5 in Article 102).
- Minimum pension: 65% of minimum contributable salary, and not less than EGP 900.
- Presidential grant (Decree 458/1998) is added, but the total must not exceed 80% of the maximum contributable salary.

If all contribution periods predate 1/1/2020 and entitlement occurs in cases (1, 5, 6, 7) under Article 102, this article shall apply.

Article (106):

The pension increases equal to the difference between EGP 450 and 33% of the pension at entitlement is governed as follows:

- The 33% base excludes full disability allowance (per Article 35) and the Presidential grant (Decree 458/1998).
- This increase is granted only once when the pension is initially awarded.
- Not applicable to:



- Partial work injury pensions without qualifying for full pension.
- Exceptional pensions granted without meeting eligibility conditions.
- Pensions already increased under Article (19) of Law 135/2010 or Article (165) of Law 79/1975.
- The increase stops if the pensioner returns to work or starts a profession before retirement age.

Article (107):

If the insured moves between categories listed in Article (2) of the Law, service is deemed continuous. Pension rights are settled as a single, uninterrupted contribution period.

Article (108):

If a pensioner under Old Age, Disability, and Death Insurance returns to work under this insurance:

- If they do not qualify for a pension for the new period, they receive a lump-sum payment under Article (110).
 - If they do qualify:
 - If the cause is not disability or death, a new pension is calculated and added to the previous one.
 - If the cause is disability or death:
 1. If the first pension was for disability, the new one is calculated without raising to 65%.
 2. If the first pension was not for disability, the new one is calculated per its own cause.
 - In all cases, total pensions must not exceed 80% of the maximum contributable salary.
-



Article (109):

The pension becomes payable:

- From the first month when retirement age, total disability, or death occurs.
- For early retirement under Article 102(7): from the month of submitting the payment request.

Additionally:

- For partial disability: from the month of service termination.
 - For civil service retirement under Articles (20) or (70) of Law 81/2016: from the month service ends.
-

Article (110):

A lump-sum compensation is paid to the insured or their beneficiaries if pension eligibility is not met upon termination, in the following cases:

- Permanent departure of a foreign national or diplomatic service abroad.
- Emigration.
- Final imprisonment term reaching retirement age.
- Partial disability acquired during imprisonment.
- Entry into monastic life.
- Full disability.
- Death.
- Reaching retirement age.

No service termination is required for cases (5–8) for individuals under Article (5) of these Regulations.



Article (111):

Lump-sum compensation is calculated as follows:

1. For current contribution period:

Settlement salary (Article 103) × months of contribution (Article 104) × 15%

2. For previous contribution period:

Same formula as above.

3. Total compensation:

- Add both values.
- If paid for full disability, death, or retirement age, an additional amount is calculated as:

Compensation amount × full years from service end to entitlement date × average Treasury bill yield.

Article (112):

In the event of the insured's death, lump-sum compensation is distributed among eligible pension beneficiaries according to their pension shares. If only one beneficiary exists, they receive the full amount. If there are none, it is paid to legal heirs.

Article (113):

The pension for those who actually hold the positions of Vice President, Speaker of the House, Senate President, Prime Minister, ministers, governors, or their deputies is calculated as one-tenth of the settlement salary for each year of service in the post, with the following:

- Settlement salary: the last remuneration or salary, not exceeding the net maximum salary per Law No. 100/1987.



- Service period: calculated to the nearest full month.
- Minimum pension: 25% of settlement salary; 80% in case of work-related death or total disability.
- Maximum pension: 80% of settlement salary. In case of multiple entitlements under Article (27), the total must not exceed 80%.
- Entitlement date: first month after leaving the position, provided no immediate reappointment.
- Those merely treated as holding such posts are not entitled under this article.

Pensions under this article are combined with pensions from contribution periods under the Law, excluding the position-holding period from calculation. Total pensions must not exceed the net maximum salary per Law 100/1987.

Part Four– Rules for Calculating Insurance Entitlements under Old Age, Disability, and Death Insurance

Chapter Two – Additional Rights

Article (114):

Additional compensation is granted to insured persons under Article (3) in the following cases:

- Termination due to permanent partial disability.
- Termination due to total disability.
- Termination due to death.
- Disability or death after service caused by work injury.

For persons under Articles (5, 6, 7):

- Termination due to total disability.



- Termination due to death.
 - Entitlement requires pension eligibility.
-

Article (115):

Additional compensation = (Settlement salary or average settlement salaries) × 12 × age factor (from Table 6).

- Increased by 50% for work injury cases.
 - Doubled if due to death and no beneficiaries exist at time of death.
-

Article (116):

In death cases, the additional compensation is distributed as follows:

- Among eligible pension beneficiaries according to their shares.
 - If no beneficiaries, to legal heirs.
-

Article (117):

Upon the pensioner's death, funeral expenses are paid:

- Equal to three months' pension (including all increases up to the death month).
 - Paid in one installment.
 - Disability allowance and Presidential grant (Decree 458/1998) are excluded from the calculation.
-

Article (118):

Order of funeral expense payment:

- The spouse, regardless of pension entitlement (shared equally if more than one).
- The eldest adult child.



- Whoever proves they incurred the funeral costs.

Must be paid within three days of submitting the request.

Article (119):

Upon the death of an insured person (Article 3) or pensioner, a death grants equal to the monthly wage/pension for the month of death and two subsequent months shall be paid:

In case of insured person:

- Social security contributions, taxes, or deductions are not subtracted.
- The grant is based on full wage—even if exceeding the contribution ceiling.
- Paid as a lump sum.
- Grant does not affect wage entitlement for workdays during the death month.
- Grant is paid by the employer.

In case of pensioner:

- Grant equals the monthly pension including all increases up to the date of death.
- Excludes disability allowance and the Presidential grant (Decree 458/1998).
- Paid as a lump sum.

If the deceased was both insured and a pensioner:

The grant is based on both wage and pension, per the above criteria.

Article (120):



The death grant shall be distributed among the pension beneficiaries in proportion to their respective shares. If there is only one beneficiary, they shall receive the entire amount. If the distribution percentages among beneficiaries are less than one, the grant shall be allocated proportionally.

No grant is payable if there are no pension beneficiaries.

Article (121):

In case the insured or pensioner is declared missing, a monthly allowance shall be paid to their beneficiaries starting from the first month of disappearance, as follows:

- If the insured is missing, the allowance equals the death pension under Old Age, Disability, and Death Insurance. If disappearance occurred while on duty, an additional pension under Work Injury Insurance shall apply. The allowance increases annually as per pension adjustments.
 - If the pensioner is missing, the allowance equals the pension value at the date of disappearance and increases annually.
-

Article (122):

Proof of disappearance shall be established by submitting the following documents:

- Official copy of the police report documenting the disappearance.
 - Statement from the police department confirming the person remains missing after three months.
 - Certified statement from the insured's employer detailing the type of work during which disappearance occurred, if applicable.
-



Article (123):

The disappearance allowance shall be paid to pension beneficiaries on the presumption of death and is subject to the same rules applicable to pension payments.

Article (124):

The disappearance allowance is payable for four years or until official or presumed death is declared, whichever occurs first. After that:

- Beneficiaries are determined as of the date of official/presumed death or after four years.
 - The disappearance allowance is considered a pension and continues to be distributed accordingly.
 - For insured individuals, other entitlements (e.g., lump-sum and additional compensation) are calculated as of the disappearance date and paid once death is confirmed or four years pass.
 - For pensioners, the death grant is calculated as of the disappearance date but paid when death is confirmed or four years elapse. Funeral expenses are not paid if the body is not found.
-

Article (125):

If procedures to confirm disappearance are not initiated on time, or if the court ruling does not state the date of disappearance, the pension and other entitlements shall be calculated based on the date of service termination and confirmation of death.

Article (126):

If a missing insured or pensioner is later found alive and investigations prove that the disappearance was involuntary (e.g., memory loss, insanity, captivity, force majeure), the previously paid allowance shall be deemed lawful. Otherwise, the disbursed amounts shall be considered debts to be recovered as per the Authority's regulations.

In the case of a found pensioner, paid allowances shall be deducted from the pension entitlements, and any balance owed shall be paid.



The insured or pensioner must also return all other insurance benefits previously disbursed to beneficiaries.

Part Four – Rules for Calculating Insurance Entitlements in Old-Age, Disability, and Death Insurance

Chapter Three – The Gratuity (End-of-Service Bonus)

Article (127):

Categories of insured persons listed in Article (3) of these Regulations are subject to the gratuity system.

Gratuity contributions shall be deposited into a personal account for each insured subject to this system.

Article (128):

Without prejudice to the Personal Data Protection Law and national security requirements, the Authority shall establish a personal account for each insured under the gratuity system. This account shall include:

- Actual contributions collected for gratuity, whether for actual service, unpaid leaves, or any other contributory period.
- Additional amounts due to late contribution payments.
- Investment returns of the account funds.



Contributions and additional amounts must be deposited no later than the end of the payment month, within at least seven business days.

Investment returns shall accrue from the first of the month following deposit until the end of the month prior to benefit entitlement. The return rate is set by the Authority's Chairman based on the experts' committee report and Board approval.

Returns are added to the insured's personal account annually.

Article (129):

As of the Law's effective date, all decisions and agreements for enhanced contributions to the gratuity system under Law No. 79 of 1975 and its amendments are suspended, with the following considerations:

- If the full purchase cost was paid before the Law's effective date, the period shall be counted in gratuity entitlements.
 - If only partial payments were made, the remainder shall be refunded, and no further contributions will be recorded as of the Law's effective date.
 - For entities authorized to increase contributions under Article 14 of Law No. 47 of 1984, such increases are suspended as of the Law's effective date. Gratuity entitlements shall cover contributions made up to 1/1/2020.
-

Article (130):

Gratuity shall be paid upon entitlement to insurance benefits under Articles (102) or (110), as follows:

1. For current contribution periods:

Gratuity = balance of the personal account as of entitlement date.

2. For previous contribution periods:

- For actual service or saved amounts:



Basic salary settlement (per Article 103) \times contribution months \div 12

- **For purchased periods:**
 - For retirement or death:
Basic salary (per Article 103) \times purchased years
 - *For early retirement or disability:*
 - If purchased under Table (4) prior to Law 120/2014:
Salary \times years \times age factor (Table 4 before amendment) \times 30%
 - If purchased under Table (4) after Law 120/2014:
Salary \times years \times age factor (Table 4 after amendment)

Remaining unpaid installment value (as per Table 2, Ministerial Decree 554/2007) shall be deducted.

Special allowances added to basic salary post-purchase and not subject to contributions must be excluded from the salary calculation.

3. Additional gratuity for entities authorized under Article 14 of Law 47/1984:

- Settlement Salary: per Article (103).
- Contribution Period: from start of contribution or employment (whichever is later) until 31/12/2019 or transfer date.
 - Unpaid leaves not opted into are excluded.
 - Periods without original contributions are excluded.
- Additional Gratuity Calculation:
Salary \times months of additional gratuity contributions \div 12
- Deduct any value related to previously unmerged special allowances or 9% increases under the Civil Service Law, per:

Special allowance amount \times contribution months prior to merging \div 12
If wage averages decrease due to recalculation, the allowance value is reduced accordingly.

- Net Additional Gratuity = result of (c) – result of (d).



- Minimum gratuity rules do not apply to the additional gratuity scheme.

Article (131):

Upon the death of the insured, the gratuity shall be paid to pension or lump-sum compensation beneficiaries according to the shares defined in Table (7) of the Law. If only one beneficiary exists, the full amount is paid. If distribution percentages are less than one, the full amount is distributed accordingly.

If no pension beneficiaries exist, the amount is paid to legal heirs.

Part Four – Rules for Calculating Insurance Entitlements in Old-Age, Disability, and Death Insurance

Chapter Four – Supplementary Pension

Article (132):

Insured persons under Articles (3), (5), and (6) may participate in the supplementary pension scheme under Article (38) of the Law, subject to the following:

For those under Article (3):

- Their salary exceeds the maximum contributable wage.
- Submission of Form (21) before reaching retirement age.
- No outstanding dues to the Authority at the time of application.

For those under Articles (5) and (6):

- They contribute at the highest income category in Table (1).
- Submission of Form (21) before reaching retirement age.
- No outstanding dues to the Authority at the time of application.



Article (133):

Contribution to the supplementary pension scheme is set at 10% monthly, borne by the insured. Participation is governed as follows:

For Article (3) insureds:

- Contributions are on the excess salary above the maximum contributable wage, capped at an additional 100% of the maximum.
- Employers remit contributions regularly and are subject to the same late payment penalties as general insurance contributions.
- The insured must contribute during:
 - Unpaid external secondments or leaves for work abroad.
 - Unpaid leaves opted into for contribution.
 - Unpaid study leaves.
 - Unpaid scientific missions.
- Participation ends if any eligibility condition under Article (132) ceases.

For Articles (5) and (6) insureds:

- The insured selects a contribution value up to 100% of the highest income category in Table (1).
- Contributions must be paid on time, with same late payment rules as general insurance.
- Participation ends if any eligibility condition under Article (132) ceases.
- Their income category for general pension is annually adjusted to the highest category based on their supplementary pension request.

Article (134):

The Authority shall establish a personal supplementary pension account for each insured



person, into which the actual collected contributions for the supplementary pension shall be deposited. This personal account shall consist of the following:

- Contributions actually collected for the supplementary pension, whether for periods of actual contribution, special leaves, or any other contribution periods subject to supplementary pension contributions.
- Additional amounts collected under the supplementary pension system due to delays in the payment of contributions.
- Investment returns of the account funds for the period starting from the beginning of the month following the deposit date, to be credited at the end of each fiscal year. The rate of return shall be determined by a decision of the Chairman of the Authority, based on the experts' committee report and the approval of the Board of Directors.
- Upon entitlement to the supplementary pension, the balance of the personal account shall be transferred to the general supplementary pension account.

Article (135):

A general account shall be established from which supplementary pensions shall be paid to pensioners and eligible beneficiaries. This account shall be funded from:

- The balance of personal accounts of insured persons upon entitlement to the supplementary pension.
- The investment return on the general account balance.

Article (136):

The experts' committee shall conduct an actuarial evaluation of the general supplementary pension account on a fully funded basis. The results shall be submitted to the Board of Directors to take appropriate action.

Article (137):

The supplementary pension shall be due if the insured becomes entitled to a pension under any of the old-age, disability, or death contingencies.



The supplementary pension is calculated by dividing the balance of the personal account by the annuity factor at the date of entitlement. This pension shall be added to the pension payable under the old-age, disability, and death insurance, considering the following:

- The insured may request a lump-sum payment of the personal account balance if the resulting pension is less than 10% of the maximum monthly contribution wage at the entitlement date.
- The supplementary pension is payable without being subject to the statutory maximum pension limits.
- The supplementary pension is payable in addition to the statutory minimum pension.
- The insured under Article (3) of this regulation, or their beneficiaries, may combine the supplementary pension with pensions from old-age, disability, death, and occupational injury insurance without limitation.
- The supplementary pension shall be included in the pension increase base pursuant to Article (35) of the Law.
- The same provisions governing old-age, disability, and death pensions shall apply to the supplementary pension.
- In the event of the insured's death without any eligible beneficiaries, the personal account balance shall be paid to legal heirs.

No supplementary pension shall be payable at any future date after the personal account balance has been disbursed.

Article (138):

Where the insured is entitled to a lump-sum compensation due to ineligibility for a pension under old-age, disability, and death insurance, the available personal account balance shall be paid as a lump-sum to the insured or their beneficiaries, as applicable.

Part Four – Rules for Calculating Insurance Entitlements in Old-Age, Disability, and Death Insurance

Chapter Five – Pension Increases



Article (139):

The President of the Republic, based on a proposal by the competent Minister for Social Insurance in coordination with the Minister of Finance and the Chairman of the Authority, shall issue a decision to increase pensions due until 30 June of each year, effective 1 July, by a rate not less than the inflation rate and not exceeding 15%, taking into account the following:

- The pension increase shall not exceed a percentage of the maximum monthly contribution wage as of 30 June of each year.
- The relevant social insurance fund under Article (5) of the Law shall bear the increase proportionate to the portion of the pension it covers, with the public treasury covering the remainder.
- The increase shall apply to partial occupational disability pensions not resulting in service termination.
- The increase shall be considered part of the pension for purposes of calculating future increases.
- After the increase, the pension shall not be less than 65% of the minimum contribution wage on the entitlement date, excluding partial occupational disability pensions not resulting in service termination.
- The increase shall be distributed among eligible beneficiaries in proportion to their respective shares as of the increase date.

Article (140):

A person entitled to a full disability pension, and a disabled child (male or female) who is 12 years of age or older, shall be granted a disability allowance equal to 20% of the pension amount if the competent health insurance authority certifies the need for permanent assistance from another person in performing daily life activities.



Article (141):

Disability assistance shall be granted in the following cases:

- Total loss of vision.
- Loss of both arms.
- Loss of both lower limbs.
- Complete quadriplegia.
- Paralysis of both lower limbs rendering the person immobile.
- Complete hemiplegia rendering the person immobile.
- Mental illness.
- Severe chronic heart failure.
- Severe bone deformities, joint diseases, and muscular atrophy leading to immobility.
- Malignant tumors with disabling complications.
- Any other cases determined by the health insurance authority as requiring permanent assistance, approved by the Chairman of its Board of Directors or his delegate.

Article (142):

The Authority shall refer the individual to the competent health insurance body upon request, either at pension entitlement or later, to determine the need for permanent assistance.

If the authority determines no need for assistance, the applicant may appeal under Article (148) of the Law.

The medical reassessment shall be repeated periodically if the case is deemed potentially non-permanent.

Article (143):

Disability assistance shall be paid from the date of pension entitlement or the first day of the month following the decision confirming the need for permanent assistance.



The allowance shall cease as of the first day of the month following any of the following:

- Employment or engagement in any profession.
 - The end of the need for permanent assistance as notified by the health insurance authority.
 - Failure to appear for scheduled medical reassessment.
 - Death.
-

Chapter Five – Provisions Related to Work Injury Insurance

Section One – Categories Benefiting from the Provisions of Work Injury Insurance

Article (144):

Without prejudice to the provisions of the Comprehensive Health Insurance System Law No. 2 of 2018, the provisions of this Chapter shall apply to insured persons referred to in Article (3) of this Regulation in addition to the following categories:

- Private sector workers under the age of 18.
 - Apprentices and industrial trainees.
 - Students working in summer employment programs.
 - Persons performing public service.
 - Individuals employed after reaching the statutory retirement age and not subject to old-age, disability, and death insurance provisions.
-



Article (145):

For a condition caused by work-related stress or fatigue to be considered a work injury, the following must be met:

- The injured person has not reached the retirement age.
- The stress or fatigue resulted from exertion beyond the usual level, during or outside regular work hours.
- The extra effort involved either an assignment requiring completion in less time than usual or an additional task alongside the normal workload.
- A direct link must exist between the stress/fatigue and the resulting medical condition.
- The time spent under stress/fatigue must be sufficient to cause the condition.
- The resulting condition must exhibit acute symptoms.

- The stress/fatigue must lead to one of the following:
 - Brain hemorrhage or cerebral artery blockage, with clear clinical signs.
 - Coronary artery blockage, conclusively proven.
- The condition must not be a complication or progression of a pre-existing illness.

Anyone proven to have suffered a stress/fatigue-related illness must not be assigned further extra duties, and no new work injury claim for stress/fatigue may be accepted.

Part Five – Provisions Related to Work Injury Insurance

Chapter Two – Injury Reporting Procedures and Injury File Documents

Article (146):

The insured or work supervisor must immediately notify the employer of any work-related incident, stating the circumstances.



The employer must report all work injuries to the Authority immediately using Form No. (22) and submit supporting documents when available.

If the employer refuses, the injured person or a representative may notify the Authority or submit a police report.

The employer must also transport the injured to the designated treatment facility and provide a copy of the incident notification to the injured or their escort.

Article (147):

Private sector employers must report any workplace accident-causing work incapacity to the police within 48 hours, including the injured's details, incident summary, affected body part, and treatment location.

They must also report traffic accidents involving the categories in items (1, 2, 3) of Article (3). If the accident occurs within work premises, an internal administrative report suffices for these categories.

Article (148):

The insured must notify the police of road traffic injuries once able, and provide the employer with the report number and date.

Investigation reports must include:

- Full incident details.
- Witness statements (if any).
- Clarification on whether the accident was deliberate or caused by gross misconduct.
- Employer or representative statements, especially for incidents on work premises.
- Injured person's statement (if possible).

The Authority must verify, complete, and process investigation reports and send relevant findings to the employer or retain them in social insurance files for private sector workers.



Article (149):

Insured persons on secondment, assignment, or official duties abroad—or their beneficiaries—must notify the Authority using Form No. (23), including all required documents.

Article (150):

If symptoms of an occupational disease appear within a year of the end of employment involving exposure, the last employer must ensure treatment and assist in obtaining benefits. If the insured is unemployed, they must apply directly to the competent authority.

Article (151):

If the employer's medical unit diagnoses a listed or emerging occupational disease, the employer must notify both the health insurance and social insurance authorities, specifying the disease, job, and industry for evaluation and possible amendment of the occupational diseases schedule.

Article (152):

Without prejudice to Article (146), employers must report work-related stress/fatigue injuries immediately using Form No. (24).

The competent health insurance authority shall assess the disability percentage resulting from such injuries using Table No. (5) of the Law.

Article (153):

Insured persons on secondment or assignment abroad are not entitled to medical treatment or wage compensation under this section during such periods.

Part Five – Provisions Related to Work Injury Insurance

Chapter Three – Procedures for Establishing Work Injury



Article (154):

The Authority shall determine within one month whether an incident qualifies as a work injury upon receiving complete documentation.

A special committee, formed by decision of the Chairman of the Authority and including two doctors from the health insurance authority, shall decide on stress/fatigue-related injuries.

The committee may request additional documents or expert opinions and shall meet weekly at the Authority's premises.

Article (155):

Affected parties may appeal the committee's decision within 30 days of notification. An appeals committee shall be established by the Chairman's decision, including a physician from the health insurance authority. The decision shall outline procedures, meeting schedules, and notification methods.

Part Five – Provisions Related to Work Injury Insurance

Chapter Four – Conditions and Procedures for Periodic Medical Examination of Workers Exposed to Occupational Diseases

Article (156):

The health insurance authority shall conduct an initial general medical examination for all candidates for jobs involving exposure to occupational diseases (listed in Table No. (1) of the Law) to ensure their fitness before employment.

Periodic checkups are required for exposed insured persons, with the authority determining exposed individuals and receiving a service fee of EGP 50 per person, payable by the employer within 10 days of invoicing.

Medical examinations are conducted:

- Every 6 months for workers exposed to:
 - Lead poisoning.



- Radium, radioactive materials, and X-rays.
- Carbon disulfide.
- Chromium in tanning processes.
- Benzene and derivatives.
- Every year for other specified exposures (mercury, arsenic, nickel, petroleum, radiation, etc.).
- Every two years for all remaining occupational diseases listed.

Results must be documented in the worker's file and a dedicated register, maintained by the employer. Confidentiality must be maintained.

Article (157):

Periodic examinations shall assess:

- Blood, nervous, digestive, and urinary systems for lead exposure.
- Nervous, digestive, and urinary systems for mercury exposure.
- Digestive, nervous, skin, and mucous membranes for arsenic exposure.
- Circulatory and upper respiratory systems for antimony exposure.
- Jaw, teeth, and bones for phosphorus exposure.
- Blood, nervous system, and skin for benzene exposure.
- Nervous, respiratory, and skin systems for manganese exposure.
- Respiratory, cardiac, and mucous membranes for sulfur exposure.
- Skin for chromium and nickel exposure.
- Respiratory and eye health for chlorine, fluorine, and bromine exposure.



- Respiratory, skin, and eyes for petroleum exposure.
- Liver, kidneys, heart, and nervous system for halogenated hydrocarbons.
- Radiation absorption and related health markers for radioactive exposure.
- Skin and eyes for chronic conditions and skin cancers.
- Eye function for exposure to heat and light.
- Respiratory system, including chest X-rays, for dust and tuberculosis.

Article (158):

Workers must attend medical examinations at designated locations.

Employers must pay wages for time spent during these exams and provide all required data and support within designated timelines.

Part Five – Provisions Related to Work Injury Insurance

Chapter Five – Procedures for Treatment and Medical Care

Article (159):

The health insurance authority is responsible for the treatment and medical care of injured persons and may authorize the employer to do so per guidelines issued by its Chairman in coordination with the Chairman of the Authority.

Treatment shall occur at facilities designated by the authority.

Treatment continues until recovery or confirmed disability.

Higher-grade treatment is permitted if the injured or employer bears the additional cost, subject to prior agreement.

Article (160):

In urgent cases requiring immediate care, the injured may receive treatment outside



contracted facilities and later request reimbursement from the authority, provided their health allows for it.

Article (161):

“Medical treatment and care” includes all health insurance services for all diseases provided to insured persons in Egypt, including diagnostic, therapeutic, rehabilitation, laboratory, and imaging services.

Based on financial and actuarial sustainability, additional services may be included by the health insurance authority.

Services include:

- Family or general physician care.
- Specialist services, including dental.
- Home medical care when needed.
- Hospitalization and surgical procedures.
- Imaging, lab tests, and equivalent services.
- Rehabilitation, physiotherapy, and assistive devices per official lists.
- Prescriptions, medicine, and necessary supplies.
- Initial and periodic medical evaluations for job candidates.
- Overseas treatment if no domestic option is available, upon approval by a designated committee.

Termination of employment does not affect the right to continue treatment. Upon end of secondment, assignment, or overseas leave, employers must refer injured persons to designated treatment facilities.

Article (162):

The treatment provider shall notify the injured person upon completion of treatment and declare any resulting disability and its percentage. The injured may request a review of this decision in accordance with the medical arbitration procedures provided in Chapter Ten of this Section.



The treatment provider must also notify both the employer and the Authority, including any days of non-attendance for treatment, pursuant to regulations issued by the Chairman of the Health Insurance Authority in coordination with the Chairman of the Authority.

The decision of the treatment provider regarding the duration of medical leave shall be binding on the employer.

Part Five – Provisions Related to Work Injury Insurance

Chapter Six – Rules and Procedures for Disbursing Wage Compensation and Transportation Expenses

Article (163):

The employer shall bear the cost of transporting the injured person for the first time from the place of injury to the treatment center designated by the Health Insurance Authority.

Article (164):

The competent authority for wage compensation shall cover the transportation costs between the injured person's residence and the treatment center based on the following rules:

- If the treating physician states on the treatment attendance card or the treatment completion notice that the injured person's condition does not allow use of public transport, then transportation by private means is covered, whether inside or outside



their locality.

- If the treating physician does not require special transport and the treatment center is outside the insured's locality, transportation by public means is covered. If it is within the same locality, no transportation costs are reimbursed.

Article (165):

If treatment is outpatient and provided outside the insured's locality, the injured person may be reimbursed for second-class travel expenses to and from the treatment facility, based on the treatment provider's recommendation.

Article (166):

For treatment abroad, travel shall be by economy class, and accommodation expenses outside treatment centers shall be covered in accordance with the government's travel allowance regulations, depending on the insured's contribution wage category.

Article (167):

Where a companion is required, as determined by the medical authority, the same rules for the insured's travel and accommodation expenses shall apply to the companion.

Article (168):

The above rules apply to transportation in the following cases:

- For diagnostic tests, prosthetic fitting, and rehabilitation training.
- For disability assessment due to the injury.
- For re-examinations under Article (181) of this Regulation.

Article (169):

If the insured's service ends before completing treatment, the entity responsible for wage compensation shall continue to pay transportation expenses per the provisions of this Regulation.



Article (170):

Upon the insured's death, the wage compensation authority shall cover the cost of preparing and transporting the body from the treatment location (within or outside the country) to the residence. The payment shall be made to the party entitled to the funeral allowance.

Article (171):

If the injury prevents the insured from working, the competent authority shall pay wage compensation equal to the contribution wage for the period of incapacity. This is paid in line with wage payment schedules—monthly for salaried employees, weekly for others. The daily rate is calculated by dividing the monthly contribution wage by 30.

This applies to relapses or complications.

The employer remains liable for the wage on the day the injury occurs.

Article (172):

Wage compensation is payable starting the day after the injury, provided the injured reports to the treatment authority from that date. If delayed, compensation is only paid for days treated at another facility, subject to validation by the Health Insurance Authority.

Compensation continues until permanent disability, death, or reaching retirement age.

Work injury compensation is paid without awaiting investigation results, except for road accidents, which require investigation results.

Payment relies on the injury report, initial medical report, and signed attendance card indicating receipt.

If the injured cannot appear, a legal proxy or payment officer may collect it on their behalf.

If service ends before recovery, compensation continues until one of the conditions in paragraph two occurs.

Treatment completion reports are used to verify absence periods and compensation accuracy.



Article (173):

If investigation proves the injury is not work-related or was self-inflicted or due to gross misconduct—and did not result in death or a permanent disability exceeding 25%—the compensation period shall be deemed sick leave.

The insured must repay the difference between wage compensation received and the regular sick leave entitlement. This debt may be deducted from wages or any dues owed by the Authority, within legal limits.

Article (174):

If the insured was seconded, assigned, or on official duty abroad, and their term ends while still incapacitated, the wage compensation authority shall resume payment based on the contribution wage at the original workplace, from the date of return, upon verifying the injury qualifies as a work injury under Article (149) of this Regulation.

Part Five – Provisions Related to Work Injury Insurance

Chapter Seven – Pension and Lump-Sum Compensation in Work Injury Insurance

Article (175):

Disability and death pensions under work injury insurance are determined as follows:

- For total permanent disability or death:
Pension = $80\% \times \text{settlement wage based on the insured period as per Article (103)}$.
Previous insurance periods before 1/1/2020 do not affect this.
 - For partial disability of 35% or more:
Pension = $\text{Total disability pension} \times \text{disability percentage}$
-

Article (176):

For individuals not earning a wage, the disability or death pension equals the minimum pension as per Article (24) of the Law and must not fall below the numerical minimum



defined in Article (163).

For partial permanent disabilities of 35% or more, pension = disability percentage × minimum pension amount.

Article (177):

Pensions are payable from the first day of the month in which death or disability is confirmed.

If disability or death resulted in service termination, the pension increases by 1% per year until the insured reaches actual or deemed retirement age. This increment is only calculated on the injury-related pension and becomes part of the base for future increases.

Article (178):

The insured, pensioner, or beneficiaries may combine injury pensions with those payable under old-age, disability, and death insurance without limitation.

Article (179):

For partial disability below 35%, lump-sum compensation = Settlement wage × 80% × disability percentage × 48 months

(for wage earners, based on Article (103)).

For non-wage earners: Total disability pension × disability percentage × 48 months

Part Five – Provisions Related to Work Injury Insurance

Chapter Eight – Recurrence of Injury

Article (180):



Repeated injury occurs when the insured suffers a new work injury leading to additional disability. Consequences are as follows:

- If combined disability is under 35%:
Compensation = last injury disability % × settlement wage at date of new disability.
- If combined disability is 35% or more:
 - If previously compensated by lump sum: New pension = combined disability % × current settlement wage. No refund of prior lump sum.
 - If already receiving a pension:
- New pension = combined disability % × current settlement wage. Payable from the month following confirmation.
- New pension must not be less than prior pension.
- If total disability exceeds 100%, it is capped at 100%.

Part Five – Provisions Related to Work Injury Insurance

Chapter Nine – Re-examination (Medical Reassessment)

Article (181):

Re-examination under Article (58) of the Law is conducted five times in four years:

- Every six months during the first year from confirmation.
- Annually during the next three years.

If further reviews are required beyond four years, the injury case file must be submitted to a special committee formed by the Health Insurance Authority Chairman to review each case individually.

Article (182):

Effects of disability reassessment:



- If a pension was granted:
 - If new disability $\geq 35\%$, pension is recalculated effective next month.
 - If $< 35\%$, pension stops and a lump-sum is paid. Previous payments are deemed valid.
- If lump-sum was paid: If new disability $< 35\%$:
 - No change if % is equal/lower.
- If % is higher but still $< 35\%$, new lump sum is calculated and the difference paid.
 - If new disability $\geq 35\%$:

New pension is calculated based on new % and initial wage, payable from next month. Prior lump sum is deducted, within limits per Article (133).

Part Five – Provisions Related to Work Injury Insurance

Chapter Ten – Medical Arbitration

Article (183):

The insured may appeal the medical authority's decision within:

- One week from:
 - Notification of treatment completion.
 - Notification to return to work.
 - Notification of no occupational disease.
- One month from:



- Notification of no disability.
- Notification of disability percentage.

Sons or brothers may appeal disability denials within one month of learning of the decision.

The appeal must include medical certificates and a service fee of EGP 20.

Article (184):

The medical arbitration committee (per Article (140) of the Law) shall consist of:

- Occupational health physician at the local labor directorate.
- A physician from the Health Insurance Authority.
- A specialist physician appointed by the local Health Directorate.
- A rapporteur appointed by the Authority Chairman (non-voting).

For sons or brothers, the same composition applies based on residence jurisdiction. Committees convene at Authority offices or, if medically justified, at the claimant's location.

Article (185):

The arbitration request is submitted using Form (25), with supporting medical documents, and acknowledged by receipt.

It may also be sent by registered mail with acknowledgment.

A fee of EGP 20 must be paid.

Article (186):

Arbitration rights are forfeited if:

- The request is not submitted within the deadlines of Article (183).



- The fee is not paid.

The committee may not consider late or unpaid requests.

Article (187):

The rapporteur must schedule a hearing within two weeks of receiving the file and notify members and the claimant at least one week in advance, by registered mail or other electronic means.

Parties may submit documents or evidence until the day before the hearing.

Article (188):

The committee must consider the claimant's condition at the time of the appealed decision. Decisions are made by majority vote and must be reasoned and include dissenting opinions.

Article (189):

The Authority must notify the claimant of the decision within three days by registered mail.

The decision is binding on both parties and must be enforced.

The Chairman shall set the compensation for committee members by decision of the Board of Directors.

Part Six – Provisions of Unemployment Insurance

Chapter One – Categories Benefiting from Unemployment Insurance and Conditions for Compensation Eligibility

Article (190):

Unemployment insurance applies to insured persons under items (2, 3) of paragraph (First) of Article (2) of the Law, excluding:



- Casual or temporary workers, including construction, quarry, seasonal, transport, agricultural, and fishing workers.
 - General partners in partnerships or limited partnerships.
 - Workers who have reached retirement age.
-

Article (191):

Eligibility for unemployment compensation requires:

- The insured did not resign; absences are treated as resignation.
 - Employment did not end due to final conviction for dishonorable or immoral acts or fraud.
 - Minimum one year of insurance, including six continuous months before unemployment.
 - Registration with the local manpower office and compliance with attendance requirements set by the Minister of Manpower.
-

Article (192):

The employer must submit the end-of-service form to the Authority, indicating reasons and signed by both parties.

If the worker refuses to sign, the employer must note the reason.

If the employer cites any of the following as reasons:

- Resignation.
- Dishonorable/moral misconduct.
- Fraud or forged documents.
- Serious error causing significant loss, reported within 24 hours.
- Breach of safety instructions (posted and written).
- Absence beyond permitted period.



- Failure to fulfill essential job duties.
- Disclosure of business secrets.
- Intoxication or drug use at work.
- Assault on the employer or superiors.

If the worker objects—either explicitly or by refusing to sign—the Authority must forward the dispute to the labor office within one day.

Procedures for handling such disputes shall be issued by the Authority Chairman in coordination with the Minister of Manpower.

Part Six – Provisions of Unemployment Insurance

Chapter Two – Procedures for Applying for Unemployment Compensation

Article (193):

The insured must submit a copy of Form No. (6) within the first week of unemployment to the competent labor office for registration in the unemployment record and to obtain a registration certificate in accordance with the Labor Law.

If the insured is entitled to unemployment compensation and Form No. (6) shows refusal to sign or objection to the reason for service termination, the Authority must refer the form to the labor office for an opinion on the dispute, while notifying the insured via registered mail with acknowledgment of receipt, pursuant to Article (93) of the Law.

Article (194):

The insured must submit a request to the Authority by the end of the second week of unemployment using Form No. (26), accompanied by a copy of Form No. (6) and the registration certificate mentioned in the previous article.



If eligible, the Authority shall issue a compensation payment card using Form No. (27) and hand it to the insured before the first installment is due.

Article (195):

If the unemployed insured becomes entitled to a pension, begins a job, or engages in any professional activity, they must notify both the Authority and the relevant labor office.

Part Seven – Insurance for Workers with Deemed Wages

Chapter One – Insurance for Construction, Building, Loading and Unloading Workers, Quarry Workers, and Salt Works Workers

Article (196):

The provisions of this chapter apply to workers listed in Table No. (6), including:

- Construction workers engaged in any contracting work.
 - Building and construction workers, regardless of location.
 - Loading and unloading workers.
 - Quarry workers.
 - Salt extraction workers.
-



Article (197):

The social insurance system for the above categories includes:

- Old-age, disability, and death insurance.
 - Gratuity system.
 - Work injury insurance.
 - Sickness insurance.
-

Article (198):

The contribution wage for insured workers under this chapter is determined as per Table No. (7) annexed to the regulation.

Article (199):

The basis for calculating the employer's share of contributions in contracted projects (from the regulation's effective date) is determined per Table No. (8), considering:

- The total project or building value. In case of subcontracting, contributions are deducted accordingly.
 - Rental value of the quarry or saline field.
 - Quantity of extracted materials in royalty-based permits.
-

Article (200):

The basis for calculating wages for employer contributions shall be determined by:

- Contracts, orders, invoices, estimates, etc., reviewed against final work reports.
 - Permit values or violations issued by competent authorities.
-



Article (201):

Without prejudice to Law No. 2 of 2018 on comprehensive health insurance, contributions shall be:

- Employee's share: 11% (9% old-age/disability/death, 1% sickness, 1% gratuity).
- Employer's share: 18.25% (12% old-age/disability/death, 1% gratuity, 3.25% sickness, 1% work injury or 0.5%–1% based on enterprise risk).

Old-age/disability/death contributions increase 1% every 7 years from 1/1/2020, shared equally, not to exceed 26%.

Article (202):

Entities issuing building or demolition permits must notify the Authority immediately with permit details and contractor information.

Article (203):

The contractor must notify the Authority before starting any project, attaching documents from Article (200) and including all relevant details. The Authority shall:

- Open a file for the project.
 - Inform the contractor of the project number and applicable contribution rate.
-

Article (204):

The contractor must provide:

- A monthly list of workers under Form No. (39).
- Subcontractors' insurance numbers (if any).
- Project plan (duration, phases, number of workers).

The Authority shall then register uninsured workers accordingly.



Article (205):

The contractor must pay due contributions no later than the first day of the month following notification of a payment due.

Late payments incur monthly penalties as per Article (71), waived if paid within 15 days. Permit holders must pay within one year of permit issuance. For violations, payments start from the month after the violation date.

Article (206):

The work assignor must:

- Notify the Authority of each contract and any changes, including a contractor declaration of compliance per Law No. 182/2018.
 - Provide payment details and final statements.
 - Suspend payment until the contractor provides proof of contribution payment. Non-compliance makes the assignor jointly liable.
-

Article (207):

Authorities responsible for leasing or licensing quarries/saline operations must notify the Authority within three days of each contract or change, including contractor data. No transactions may proceed without proof of social insurance payment.

Article (208):

Workers must apply for enrollment using Form No. (40). The Authority must:

- Enroll the worker and issue an insurance card.
 - Provide a certificate for the Ministry of Manpower for skill level assessment.
 - Refer the worker to the Health Insurance Authority for a medical exam within one month.
-



Article (209):

The Ministry of Manpower covers skill assessments, while the Authority covers initial medical exam costs based on a bilateral agreement.

Re-examination is required for changes in profession.

Article (210):

To qualify for sickness insurance, the insured must:

- Have completed all registration steps.
 - Have paid all due contributions.
 - Hold a valid construction worker insurance card.
 - Be insured for three consecutive or six intermittent months (with the last two months consecutive).
-

Article (211):

The validity period of the insurance card counts as an insured period.

Unpaid periods during validity must be paid by the worker.

In case of death, heirs may pay outstanding contributions for the period up to the earlier of death or card expiry within three months from the benefits claim.

Article (212):

If illness/injury prevents work or card renewal, the insured's coverage continues if permanent or partial disability is confirmed, or death occurs.

Contributions for this period shall be deducted from the due wage compensation.

Article (213):

For skill level changes, the insured must obtain their insurance status from the Authority and



submit it to the Ministry of Manpower.

Contribution wage shall be adjusted from the following month.

Article (214):

Without prejudice to Articles (203, 206), this chapter does not apply to:

- Projects executed by government/public authorities or sectors.
 - Projects for which exemption is requested and approved during execution.
 - Supply/leasing contracts limited to item provision.
 - Residential buildings without reinforced concrete.
 - Religious buildings built by voluntary labor, not part of commercial structures.
A decision by the Authority Chairman sets the maximum cost for exemptions.
-

Article (215):

If unregistered temporary labor is found in cases under Article (214) (2,3), contributions are based on wage rates in Table (8).

For Article (214) (1), contributions are made under the standard insurance system.
Failure to notify per Articles (203, 206) results in mandatory contributions based on Table (8).

Article (216):

Employers using workers listed in Table (6) and already insured may request partial refund of old-age/disability/death contributions paid.

Requests are submitted in January/July using Form No. (41).

Procedures are defined by decision of the Authority Chairman.

Article (217):



A technical committee on contracting/quarry/saline works is formed by decision of the Chairman, including experienced personnel.

For complex projects, university professors or consultants may be added upon recommendation.

Article (218):

This committee gives expert opinions on technical disputes in applying this chapter.

Its decisions must be approved by the Authority Chairman or delegate.

Article (219):

Upon receiving project notification, the Authority must determine and notify the wage ratio (as per Table No. (8)) within three days using Form No. (43).

If the wage ratio changes, the contractor must be notified.

If the contractor objects, they must submit an appeal within 30 days and pay the prescribed fee (per Article (120) of the Law).

Failure to appeal makes the ratio final.

The Authority must forward the case to the technical committee for review.

Article (220):

If no wage ratio exists in Table (8), the Authority must:

- Set a temporary ratio based on the closest match and notify using Form (42).
- Present the case to the technical committee within 15 days.
- Notify the contractor of the committee's decision within another 15 days.

Article (221):



Amounts due to the Authority for contracts and works valued in foreign currency shall be calculated based on the published exchange rate (selling rate) on the payment date. The contractor may settle in that foreign currency.

Article (222):

The Authority shall provide the Health Insurance Authority with necessary statistical data on insured persons (numbers, distribution, occupations, etc.).

It shall also issue documents to insured persons who meet the criteria for sickness insurance, enabling the Health Insurance Authority to validate and issue their health card.

Article (223):

A self-employed person undertaking work listed in Table (8) is deemed the equivalent of a contractor.

Article (224):

The Authority shall issue instructions and prepare the necessary forms to implement this chapter, record insured persons' contributions and periods in its computerized information system, without prejudice to other competent bodies under the law.

Part Seven – Insurance for Workers with Deemed Wages

Chapter Two – Insurance for Fishermen

Article (225):

These provisions apply to fishermen employed on mechanical or sailing fishing vessels under the Fisheries Law and Aquaculture Regulation.

Article (226):

Covered insurance includes:



- Old-age, disability, and death insurance
- Gratuity system
- Work injury insurance

Article (227):

Each eligible fisherman must enroll using Form No. (40), attaching:

- Computerized birth certificate
- National ID copy
- Valid fishing license issued by fishery offices
- Medical fitness certificate from the Health Insurance Authority (cost borne by the Authority per agreement)

Article (228):

A valid fishing license period counts as insurance coverage. Unpaid premiums during this period must be settled. In case of death, heirs may settle premiums up to the license expiry or death date within 3 months of benefit application or deduction.

Article (229):

Insured fishermen pay 10% (9% old-age/disability/death + 1% gratuity) monthly from the minimum contribution wage, from license issuance until expiry.

Article (230):

Employer contributions for private fishing vessel operators are calculated from the minimum wage multiplied by crew size:

Vessel length	Crew size
Up to 12 m	1
> 12 m to ≤ 24 m	2
> 24 m	3



Break periods are included in calculations.

Article (231):

Employer contribution rate is 15% (12% old-age/disability/death, 1% gratuity, 1% work injury or 0.5–1% depending on risk). Old-age/disability/death contributions increased by 1% every 7 years from 1 Jan 2020, split equally, not exceeding 26%.

Article (232):

Vessel owners must pay their contributions annually. Late payments incur penalties per Article (71).

Article (233):

Authorities issuing fishing licenses must withhold issuance or renewal until proof of full social insurance payment is provided.

Article (234):

Insurance continues during illness or injury preventing work or license renewal, if partial or full disability is confirmed or upon death. The Health Insurance Authority determines qualifying periods.

Article (235):

The Authority shall issue necessary guidance and forms and record insured periods and payments in its digital system.

Chapter Seven – Insurance for Workers with Deemed Wages

Section Three – Insurance for Land Transport Workers



Article (236):

This chapter applies to private-sector drivers with professional licenses (truck, agricultural tractor with trailer, light commercial taxi, ride-hailing, motorcycle “tuk-tuk”) and their assistants.

Article (237):

Insurance covers:

- Old-age, disability, and death
 - Gratuity system
 - Work injury insurance
-

Article (238):

Drivers must enroll using Form No. (40), attaching:

- Letter from traffic authority requesting license
 - Operation card copy for ride-hailing
 - Computerized birth certificate
 - National ID copy
-

Article (239):

Assistants must enroll using Form (40), attaching:

- Employment registration certificate
 - Birth certificate and ID copy
 - Medical fitness report for the profession
-

Article (240):



Premiums are based on the period from license issuance/renewal to year-end. Ride-hailing operates per card duration. Assistants pay either monthly or in advance through year-end.

Article (241):

Employer contributions are determined per vehicle type, based on wage categories in Table (9).

Article (242):

Contribution rates:

- Employee: 9% old-age/disability/death + 1% gratuity.
 - Employer: 15% (12% old-age/disability/death, 1% gratuity, 1% work injury or 0.5–1% risk), with old-age/disability/death rates rising 1% every 7 years from 1/1/2020, split equally (max 26%).
-

Article (243):

Drivers receive a certificate (Form No. 45) confirming their contribution payment when:

- Applying for initial license
 - Renewing license
 - Upgrading license grade
-

Article (244):

Employers must pre-pay work contributions by any payment method and remain liable until vehicle ownership transfers. A proof-of-payment certificate is issued.

Article (245):

Vehicle's insurance subscription ends upon:



- Ownership transfer
- Decommissioning/scrapping
- Theft (confirmed by traffic authority)
- Replacement under traffic law
- Judicial seizure
- Surrender of plates
- Confiscation or fire
- License expiration without seizure
- Cessation of ride-hailing permit

Terminations require Form No. (44) with documents.

Article (246):

Traffic authorities must withhold license issuance/renewal or ride-hailing permits until drivers present certificates per Articles (243–244).

Article (247):

Insurance is extended through illness, injury, license renewal delay, or inability to work until disability confirmation or death, with contributions during this period applicable if determined by the Health Authority.

Article (248):

The Authority shall issue instructions/forms and record insured periods and payments digitally.

Part Seven – Insurance for Workers with Deemed Wages

Chapter Four – Insurance for Workers in Public (Government-Sponsored) Bakeries



Article (249):

Applies to workers in municipal bakeries (dough mixer, roller, proofer, baker).

Article (250):

Insurance covers:

- Old-age, disability, and death
 - Gratuity
 - Work injury
 - Sickness insurance
-

Article (251):

Contribution wages are the minimum contribution wage.

Article (252):

Monthly contributions per 100 kg sack of flour (minimum 210 sacks/month) = (sum of % rates × minimum wage for 4 workers) ÷ sacks produced. Rates update annually in January based on minimum wage increases.

Article (253):

The General Authority for Supply and Commodity regulates payment for private municipal bakery worker contributions, deducting from bread subsidy costs each month. Late payments incur penalties per Article (71).

Article (254):

Private bakers must insure a maximum of four workers in designated roles.



Part Eight – Pension Beneficiaries

Chapter One – Conditions for Pension Eligibility and Rules for Its Distribution

Article (255):

If the insured dies, beneficiaries receive pension entitlements per the distribution table from the first month after death.

Article (256):

“Beneficiaries” include spouse, children, parents, siblings who meet eligibility conditions at the time of the insured person's death.

Article (257):

To qualify as a widow, the marriage must be legally documented or proven by a final court judgment.

Marriage may also be proven by a traditional declaration or a child's birth certificate in regions where marriages are not officially registered.

A divorcee is treated as a widow in the following cases:

- If her deceased former husband passed away within her 100-day iddah following a revocable divorce.
 - If pregnant and the former husband dies before childbirth.
-

Article (258):

To be eligible as a widower:

- The marriage must be documented or proven by final court judgment (same provisions for traditional declaration or birth certificate apply).



- He must not have remarried at the time of the insured woman's death.
A revocable divorce during the iddah period (100 days) or her death before childbirth is considered a continuing marriage.
-

Article (259):

A son is eligible if under 21, except:

- Students up to bachelor level, under 26, not employed.
 - Graduates (baccalaureate or below), under 26 (for bachelor) or 24 (for lower), not employed.
 - Permanently disabled, as certified by the Health Insurance Authority.
-

Article (260):

A daughter qualifies if unmarried.

Article (261):

Siblings may qualify if meeting child criteria, plus supporting-loss tests:

- No other child already receiving pension.
 - No personal income equal to or exceeding their share (excluding social assistance).
 - Their combined parent(s)/child income must not exceed the insured's pension (excluding third-party pensions).
-

Article (262):

Support conditions for siblings are reassessed whenever pension circumstances change, including:



- New eligibility of another beneficiary.
- Pension suspension.
- Limit adjustments from multiple pensions.

Article (263):

Pension is distributed among qualifying beneficiaries (at time of death) per Table 7. A fetus alive at divorce triggers redistribution starting the month after separation.

Article (264):

If a beneficiary is eligible for multiple pensions, only one is paid based on priority: self → spouse → parent(s) → child → sibling.

For same-level pensions, earlier entitlement is given. If latter is larger, the difference is added. If higher-priority pension is lower, the shortfall is paid.

Article (265):

Exceptions to non-consolidation rule:

- Widow(er) may combine own and spouse's pension without limit.
 - Children may combine both parents' pensions without limit.
 - Beneficiary receiving multiple from same person may combine unlimited.
 - Recipient of martyr's pension may combine both.
 - Others may combine pensions up to the statutory minimum, supplemented per Article 264 order.
-

Article (266):

Consolidation limits apply at death and when pension values change due to redistribution, suspension, or entitlement of higher-priority benefits.



Article (267):

Pension consolidation rules:

- Based on *entitlement* shares, not actual payments.
 - Applied simultaneously to all beneficiaries in same category.
 - Categories consolidated in order: siblings → parents → children.
If children lose entitlement, siblings are reassessed.
-

Article (268):

Redistribution of any reduced share:

- First among same-category beneficiaries: (a) those entitled fully or partially; (b) then those fully entitled.
 - If none or exceeds Table 7 maximum, redistribution follows beneficiary hierarchy (siblings to children, parents, then siblings).
 - No beneficiary can exceed Table 7 maximum share.
 - “Entitled share” refers to adjusted amount after consolidation.
-

Article (269):

“Net professional income” for consolidation rules includes:

- Personal employment income in public or private sectors, domestic or abroad.
- Determined as follows:
 - For public employees: salary + supplements (average past-year).
 - For variable earners: basic + variable (fixed and performance-based) average.



- Deductions: employee social contributions, taxes, and 1998 decree grant
- For non-salaried workers: use minimum wage or contribution base minus contributions.
- For irregular workers: minimum wage or contribution base minus contributions.

Article (270):

Consolidation between pension and income is reassessed at death, pension entitlement, employment, January annually, redistribution, share suspension, and pension consolidation events.

If income \geq entitled pension share \rightarrow pension stops.

If income $<$ pension share \rightarrow difference is paid.

Article (271):

Professional income consolidation:

- Income from lawful professions is included; property income excluded.
 - Pension & income may be combined for up to five cumulative years, once.
 - After five years, consolidated only up to statutory minimum; if income exceeds, pension stops.
 - Consolidation applies without requiring insured formal enrollment.
-

Article (272):

For beneficiaries registered in professional syndicates:

- Syndicates with non-active registries: being active means practicing.



- Without such registries: general syndicate membership counts as practicing, unless proven otherwise (e.g., no tax file).
 - Training periods not considered practice.
-

Article (273):

If a beneficiary both works and practices a profession:

- If professional practice < 5 years, Article 103(1) applies.
 - If ≥ 5 years, pension stops.
-

Article (274):

Exceptions:

- Widow(er) may combine professional income and spouse-related pension unlimited.
 - Others combine only up to statutory minimum.
-

Article (275):

Income consolidation caps apply in beneficiary order: siblings \rightarrow parents \rightarrow children, simultaneously for same category.

Article (276):

Return of pension amounts withheld due to consolidation:

- Called “disbursed share.”
 - No re-application of consolidation rules after return.
-

Article (277):



Eligibility restarts upon cessation of employment or profession.

Upon resumption, pension shares are recalculated with consolidation rules.

Part Eight – Pension Beneficiaries

Chapter Two – Termination of Pension and Disbursement of Marriage Grant or Lump-Sum Grant

Article (278):

Pension ceases upon:

- Beneficiary's death.
- Marriage of widow, widower, daughter, or sister.
- Son or brother turning 21 (with exceptions): permanently disabled; students until employment or 26 (or 24); graduates until employment or age limit.
- Receiving higher-priority pension.
- Loss of sibling support conditions.

Cessation takes effect from the first of the following month.

Article (279):

Upon cessation for marriage or priority benefit, a one-time severance equal to one-year pension is paid, with conditions:

- Based on total pension up to month before cessation, excluding disability and 1998 decree grants.
- Minimum severance is EGP 500.
- Paid once only.
- If beneficiary dies before payment, the amount becomes part of the estate.



Article (280):

The pension share discontinued under termination rules is redistributed to remaining beneficiaries starting from the month following the event that triggered cessation, in accordance with redistribution and inheritance rules under Article (268).

If remuneration limits are reapplied, redistribution among beneficiaries is performed first before applying consolidation limits.

Chapter Eight – Pension Beneficiaries

Section Three – Entitlement to Pension at a Date Later than the Death of the Insured or Pensioner

Article (281):

Pension entitlement, or reinstatement of a previously discontinued pension, is granted in cases where conditions were not met at the time of death but are later fulfilled:

- Divorce or remarriage of daughter or sister.
- Permanent disability of son or brother.

Sibling support conditions must still be met upon new entitlement.

Article (282):

A new distribution of the pension among eligible beneficiaries is made from the first month following the occurrence of the activating event outlined in Article (281).

Chapter Nine – Documents and Provisions for the Disbursement of Insurance Entitlements

Article (283):

Disbursement of insurance benefits for insured persons specified in Articles (5), (6), and (7) requires fulfillment of legal obligations.



Article (284):

Claims for insurance benefits must be submitted within five years of entitlement. Late applications result in pension being paid from the month of application plus the five years prior; other entitlements are forfeited.

Loss allowances are treated as ongoing rights, expiring annually five years after each month's entitlement.

A claim triggers claim for all rights provided by law. Submission by any beneficiary suspends the limitation for all.

Unclaimed pensions for six months are suspended; re-application restarts them under the five-year rule.

Proper claim forms include:

- No. (20): for insured individuals
- No. (28): beneficiaries (general)
- No. (29): siblings
- No. (30): posthumous entitlement
- No. (31): wage compensation
- No. (26): unemployment compensation
- No. (32): severance/marriage grant

Article (285):

Human Resources departments in state administrative units, public bodies, public sector, and public business entities must notify the Social Insurance Organization in writing upon an insured's resignation due to disability or death, without awaiting termination decisions.

The organization must complete the insurance file and forward it to the Authority within one week.

For retirement-age beneficiaries, the file must be sent three months prior to the birthday. The Authority must notify beneficiaries of final entitlement rights using Form (33).



Article (286):

If the Authority delays disbursement beyond four weeks and the claimant applies for it, an additional amount is payable.

No additional payment is due during ongoing disputes until after litigation.

The Authority may recoup this amount from the party responsible unless the delay resulted from institutional error, pending investigation.

Article (287):

If an employer deducts alimony from wages, they must record the deductions on the wage execution order, indicating paid and outstanding amounts up to termination date.

The Authority deducts outstanding alimony from entitlements within legal limits.

Pensions are paid monthly to the beneficiaries until expiry or death or court order.

Alimony continues even if pension disbursement is suspended for non-application but not deducted from other beneficiaries' shares.

Beneficiaries must declare lack of knowledge of the insured's death upon starting to receive payments.

Article (288):

Beneficiaries must complete payout-request forms. If some fail, eligible shares are paid to those who did. The Authority shall notify non-filers via registered mail to collect data and finalize settlements. Final entitlement is communicated by Form (34).

Article (289):

The Authority assumes responsibility for all social insurance benefits previously administered by various public bodies, funded by the state budget.

All such bodies must supply beneficiary data within six months after these Regulations take effect, including Form (35).

The Authority must integrate and record this data within two years.



Article (290):

Minor pensions are paid to their mother unless absent; otherwise, to the legal guardian or court-appointed custodian.

Upon reaching adulthood, payment continues to the previous recipient unless the now-adult applies.

If funds exceed a threshold (determined by the Authority Chairman), withdrawal requires a Family Affairs Public Prosecution order. If a court instructs otherwise, the paying entity must comply from the month following notification.

Article (291):

Pensions are redirected to newly appointed guardians or nominees starting from the month following submission of appointment documentation.

Article (292)

Pensioners or beneficiaries must inform the Authority of changes affecting entitlement (like marriage, employment, aging, etc.) using Form (36) within one month of the change.

Article (293):

Pensions may be disbursed via:

- Egyptian Post Authority
- Nasser Social Bank
- Other banks
- Telecommunication companies (electronic wallets)

Pensions are payable from the 1st of each month, or early if during holiday.
Disbursement may occur by proxy (Form 37).



The Authority may contract technological services to provide disbursement. Payments require client authorization including recipient's full name, national ID, bank details or phone number. A copy of the proxy's ID is required.

Article (294):

The Authority may use all necessary means, including financial instruments and electronic banking networks, to collect contributions and pay pensions.

Article (295):

(Final revised text from Law 21/3/2022, replaces 20/03/2022 reference)

While the pensioner is in a reform and rehabilitation center, benefits may be:

- Paid to a proxy designated by the pensioner and certified by the center director.
- Deposited to the pensioner's bank account upon their request and director's approval.

If a guardian is appointed, payments are redirected to them starting the month following appointment, including all outstanding unpaid pensions.

Article (296):

Excess deductions by employers resulting from offsetting are treated as late contributions and must be repaid to the Authority with additional amounts per Article (71).

Article (297):

Pensions paid via bank or post savings accounts are deemed disbursed upon deposit.

Banks and post offices must return wrongly credited funds within one month of awareness. Banks must notify the Authority of dormant accounts (no activity for two years, excluding pensions).



Article (298):

A service charge of 0.2% of the amount is levied per payout, capped at EGP 20.

Exemptions apply for minimal pension home deliveries and reissued pensions.

For multiple beneficiaries appointed to receive on others' behalf, only one fee is applied.

Fees are transferred to a special account per Article (150) and allocated as follows:

- Up to 10% to disbursing entities, half to their staff.
- Remainder: at least 75% for the Authority's social welfare; up to 25% for retirees' health care.

These allocations are approved by the Board.

Article (299):

Proxy payees must submit renewal affidavits every three years (Form 38) from power-of-attorney date.

Banks must not disburse pensions via proxy without the completed Form 38, under Central Bank directives.

Chapter Ten – The Public Treasury

Article (300):

The Social Insurance Fund pays rights mandated by law. Any increases effective from 20/8/2019 are funded by the Treasury, which may delegate payment to the Authority by agreement with the Minister of Finance.

Article (301):



The Treasury must reimburse Authority-paid amounts under Article (300) within 30 days; late reimbursements accrue interest at the average yield of treasury bills and bonds.

If administrative bodies grant additional benefits post-law to their employees, such costs are payable from their budgets within 30 days of Authority claims or the same interest terms apply.

Article (302):

Annual Treasury contributions per Article (111) are payable in twelve instalments throughout the year (first due month onward).

Late payments also incur interest at treasury yield rates.

Part Eleven – General and Miscellaneous Provisions

Article (303):

Without prejudice to the Board's authority, the Authority's ministerial reporting roles are strictly limited to:

- Proposing reduction of investment in treasury securities per Article (16).
- Recommending presidential pension increases under Article (35), with Finance Minister and Board coordination.
- Proposing gradual increase of retirement age to 65 by July 2040.
- Suggesting Cabinet decisions on implementing Article (111), jointly with Finance.
- Presenting Board appointment drafts to the President.



- Coordinating strategic policy with the Board.
- Submitting (post-Agreement) to Cabinet or President: trust board appointments, draft social insurance legislation, international treaties, financial statements, and actuarial reports.

Article (304):

The Authority must fulfill obligations toward insured persons and beneficiaries, even if employers have not made contributions, based on verified or undisputed data.

In the absence of contribution records, pensions are calculated on a legally minimum wage basis.

Employers who failed to register are liable to pay the pension's capitalized value and related insurable rights as per Table 3.

Article (305):

Government entities and public bodies, including the Egyptian Tax Authority, the General Directorate of Passports, Immigration and Nationality, banks, syndicates, and associations, shall provide the Authority with all information requested for the implementation of this Law.

This shall not constitute a breach of professional confidentiality or a violation of job duties.

The Civil Status Department shall also provide the Authority with all necessary data, especially relating to the occupation and marital status (marriage, divorce, changes) of pension beneficiaries, as well as deaths among pension recipients.

Such information must be provided free of charge.

The Authority may enter into cooperation agreements with these entities for mutual data exchange from their respective databases as needed for operational purposes, without incurring any fees, provided such agreements are approved by the Prime Minister.

This is without prejudice to the provisions of the Personal Data Protection Law and national security requirements.



Article (306):

The Authority shall issue an annual certificate to private sector employers, confirming regular contributions for all employees, for a fee of EGP 10. The certificate must be publicly displayed at the workplace.

Government entities and public bodies shall suspend services to employers and insured persons not affiliated with public administration unless they present this certificate (Form No. 45), according to the following procedures:

- The Authority shall establish a High Committee to inventory all public services provided to these categories in coordination with respective ministries.
- The committee shall determine which services may be suspended until the certificate is submitted.
- The Authority shall work to establish digital linkage (G2G) with these entities within two years of these Regulations coming into effect.

Article (307):

All insured individuals mentioned in Article (7) and Chapter Seven of these Regulations must register with the Authority. Their occupation shall be determined based solely on that stated on their national ID card.

The Authority may request any necessary data from ministries, the Civil Status Department, agricultural societies, syndicates, associations, and unions to enumerate and register these individuals. No entity may refuse to provide the requested data, and the Authority is not obligated to pay any fees.

This is subject to the Personal Data Protection Law and national security considerations.

Article (308):

All components of a business establishment, tangible and intangible, shall be liable for the Authority's dues in any ownership. The successor is jointly liable with previous employers, whether owners or tenants, for all outstanding obligations.

If business assets are transferred by sale, merger, inheritance, assignment, or other means, the successor is liable only to the extent of what was acquired.



The only exemption from this liability is submission of a certificate from the Authority, dated prior to the transfer, confirming the absence of debts.

Article (309):

Any insured person, pensioner, or beneficiary may request a statement of their insurance status for a fee of EGP 10 per request using Form No. (46). A receipt shall be issued as proof of payment.

Article (310):

When determining the actual person responsible for management subject to penalties under Articles (167) and (168) of the Law, the following must apply:

- A formal delegation of authority from the employer must exist covering the relevant responsibilities.
 - The Authority must be notified of such delegation prior to any violation. Failing these, the employer remains liable for any violations.
-

Article (311):

Amounts deducted by employers from employees' wages are deemed held in trust and must be remitted to the relevant fund on schedule. Failure to do so constitutes a criminal breach of trust.

Article (312):

Before acquiring or operating a business or premises, an employer must check with the Authority for any outstanding dues owed by former owners.

Liability is waived only upon submission of a certificate issued by the Authority at the time of transaction confirming the absence of debts.

Part Twelve – Transitional Provisions



Article (313):

Insured persons (employers and equivalent categories, and Egyptian expatriates) contributing under income brackets not listed in Table (1) shall be transferred to the next higher bracket therein.

Article (314):

An insured person who reached retirement age before 1 January 2020 and continued working (or joined new employment) to complete the minimum qualifying period shall have the right to continue until eligibility is achieved under Article (21)(1) of the Law.

The pension becomes payable from the first month following completion of the qualifying period.

If the employment ends due to disability or death before qualification is complete, the pension shall be paid from the month of termination.

Article (315):

Pensions for siblings who were beneficiaries before 1 January 2020 shall continue, and support conditions shall not be re-evaluated unless a case listed in Article (262) arises after that date.

Article (316):

The exemption from pension combination limits in Article (104)(1) shall apply retroactively to eligible cases prior to 1 January 2020 where a beneficiary was denied a pension or part thereof under previous limits, according to the following:

- The Authority may apply this Article automatically or upon request.
- A portion of the pension must remain undistributed as of 1 January 2020 or thereafter. Suspended portions are excluded.
- If a beneficiary's pension was terminated, redistribution rules shall first apply. If any portion remains, this Article governs its allocation.



- In cases involving multiple denied beneficiaries, priority is based on the hierarchy in Article (102) of the Law.
 - If from the same class, the undistributed share is added to that class and divided equally, ensuring no one receives less than previously.
 - The difference shall be payable from 1 January 2020 or from the first month a share became available.
 - A request from one beneficiary shall be considered a request for all, and shares will be calculated accordingly.
-

Article (317):

Overpayments made in violation of pension or income combination limits prior to 1 January 2020 shall be partially forgiven as follows:

- **Pension combinations:**
 - Redistribution is calculated using the post-2020 limits in Article (104)(1).
 - The overpaid amount is the difference between actual and allowable payments.
 - Only the balance owed as of 1 January 2020 will be collected; the excess is waived.
 - **Pension and income combinations:**
 - Overpayments before 1 January 2020 beyond the limit in Article (104)(2) shall also be waived as per the above process.
-



Article (318):

All balances in the account established under Article (160) of Law No. 79 of 1975 and other relevant amounts shall be transferred to the account established under Article (150) of the current Law.

Article (319):

If an insured person with a qualifying contribution period under the employee or expatriate categories transitions to the self-employed or irregular employment categories, they may request a pension for the earlier period upon reaching retirement age under Article (102)(1).

When another eligibility event occurs for the later period, benefits shall be calculated independently under Article (108).

Accompanying Schedules to the Regulations

Table No. 1

On defining the monthly income brackets used to calculate monthly contributions for self-employed individuals and Egyptian expatriates.

Bracket	Monthly Contribution Income (EGP)
1	1,000.00
2	1,100.00
3	1,200.00
4	1,300.00
5	1,400.00
6	1,500.00
7	1,600.00



8	1,700.00
9	1,800.00
10	1,900.00
11	2,000.00
12	2,100.00
13	2,300.00
14	2,600.00
15	3,000.00
16	3,500.00
17	4,000.00
18	4,500.00
19	5,000.00
20	5,500.00
21	6,000.00
22	6,500.00
23	7,000.00

Table No. 2: The Minimum Insurable Wage and Contribution Income

No.	Year	Minimum (Law 79 of 1975) (EGP)	Minimum (Law 108 of 1976) (EGP)
1	1975		
2	1976		12
3	1977	12	12
4	1978	15	12
5	1979	15	12
6	1980	15	12
7	1981	25	25
8	1982	25	25
9	1983	25	30
10	1984	35	40
11	1985	35	40
12	1986	35	40
13	1987	35	40
14	1988	35	40
15	1989	35	40
16	1990	35	40
17	1991	35	40
18	1992	42	40



19	1993	47.25	40
20	1994	52.5	50
21	1995	57.75	50
22	1996	63	50
23	1997	70	50
24	1998	73.5	50
25	1999	77	50
26	2000	80.5	50
27	2001	84	100
28	2002	87.5	100
29	2003	91	100
30	2004	94.5	100
31	2005	98	100
32	2006	101.5	125
33	2007	105	125
34	2008	108.5	125
35	2009	112	125
36	2010	119	125
37	2011	122.5	125
38	2012	127.75	150
39	2013	138.25	150
40	2014	141.75	150
41	2015	160	200
42	2016	400	400
43	2017	500	500
44	2018	625	625
45	2019	781.25	781.25

Table No. 3: The capital value of a monthly pension of one Egyptian pound payable upon pension claim.

Age at Pension Entitlement Date	Death	Disability	Old Age
25	555.3	562	
26	548.5	555.3	
27	541.7	548.5	
28	534.9	541.7	
29	528	534.9	
30	521.2	528	
31	514.5	521.2	
32	507.7	514.5	
33	500.8	507.7	
34	493.7	500.8	
35	486.6	493.7	
36	479.4	486.6	
37	472.1	479.4	
38	464.7	472.1	
39	457.3	464.7	
40	449.7	457.3	479.4



41	442.1	449.7	472.1
42	434.4	442.1	464.7
43	426.6	434.4	457.3
44	418.8	426.6	449.7
45	410.9	418.8	442.1
46	402.9	410.9	434.4
47	394.9	402.9	426.6
48	386.8	394.9	418.8
49	378.7	386.8	410.9
50	370.6	378.7	402.9
51	362.4	370.6	394.9
52	354.2	362.4	386.8
53	346	354.2	378.7
54	337.7	346	370.6
55	329.5	337.7	362.4
56	321.2	329.5	354.2
57	312.9	321.2	346
58	304.7	312.9	337.7
59	296.5	304.7	329.5
60	288.3	296.5	321.2
61	280.1	288.3	312.9
62	271.9	280.1	304.7
63	263.9	271.9	296.5
64	255.8	263.9	288.3
65	284.3	255.8	280.1

Table No. 4: The total premiums payable upon survival to retirement age per 100 pounds of the sum assured.

Current Age/Retirement Age	60	61	62	63	64	65
Until 40	213.64	220.73	227.94	235.27	242.73	250.30
41	207.21	214.23	221.37	228.65	236.05	243.57
42	200.86	207.80	214.89	222.10	229.44	236.91
43	194.59	201.46	208.47	215.62	222.90	230.32
44	188.40	195.19	202.13	209.21	216.44	223.80
45	182.28	189.00	195.86	202.88	210.04	217.35
46	176.25	182.88	189.67	196.61	203.70	210.95
47	170.29	176.84	183.54	190.41	197.44	204.62
48	164.41	170.87	177.49	184.28	191.24	198.36
49	158.61	164.97	171.51	178.22	185.10	192.15
50	152.88	159.15	165.59	172.22	179.02	186.00
51	147.22	153.39	159.74	166.28	173.00	179.91
52	141.64	147.71	153.96	160.41	167.04	173.87
53	136.13	142.09	148.24	154.59	161.14	167.88
54	130.69	136.54	142.59	148.84	155.29	161.95
55	125.32	131.06	137.00	143.14	149.49	156.06
56	120.02	125.64	131.46	137.50	143.75	150.22



57	114.79	120.29	125.99	131.91	138.05	144.42
58	109.63	115.00	120.58	126.38	132.40	138.66
59	104.54	109.77	115.22	120.89	126.80	132.95
60		104.61	109.92	115.47	121.25	127.27
61			104.68	110.09	115.74	121.63
62				104.76	110.27	116.03
63					104.85	110.47
64						104.95

Table No. 5: Disability rates resulting from work-related stress or fatigue.

Medical Condition	Disability Percentage (%)
Cerebral hemorrhage or cerebral artery blockage resulting in:	
Incurable hemiplegia	100
Hemiparesis with loss of speech	80
Hemiparesis with speech difficulty	60
Right-sided hemiparesis	25 – 50
Left-sided hemiparesis	20 – 40
Right upper limb paralysis	70
Left upper limb paralysis	50
Right upper limb paresis	35
Left upper limb paresis	25
Loss of speech	10 – 50
Coronary artery blockage resulting in:	
Heart attack with stent placement accompanied by heart failure	20 – 25
Heart attack with coronary bypass surgery accompanied by heart failure, but heart compensated	25 – 35
Uncompensated heart condition for two years	100



Table No. 6: Statement of main occupations for contracting, construction, loading and unloading workers, quarry workers, and salt works workers.

Profession	Job Description
Carpenter	Tiler
Blacksmith	Concrete Worker
Butcher	Well Drilling Worker
Electrician	Cutter and Sculptor
Plumber	Installation, Repair, and Maintenance Worker
Welder	Glass Worker
Painter	Machinery and Equipment Operator
Builder	Plasterer
Insulation Layer Worker	Cook – Waiter
Heavy Equipment Driver	Loading and Unloading Worker
Gardener (Landscaper)	Gardener
Diver	General Worker
General Worker	Carpet Installer

Table No. 7: Determining the subscription wage for insured workers in construction.

Skill Level	Monthly Subscription Wage
Unskilled Worker	Minimum subscription wage for insurance
Semi-skilled Worker	Minimum subscription wage for insurance + 5% of its value
Skilled Worker	Minimum subscription wage for insurance + 10% of its value

Notes:

- The Ministry of Manpower determines the skill level specified in this table.
- A worker's skill level is considered "unskilled" if their occupation does not have a specified skill level.
- The wage of a regular worker is determined by the wage of an unskilled worker.
- Any fractional amount less than ten pounds is rounded up when determining the monthly subscription wage.



Table No. 8 Determining Wage Percentage

Construction and Building Works: First - Integrated Works (Supply and Labor for Turnkey Projects):

No.	Type of Project	Wage Percentage
1	Large Structures such as:	
	Hotels, large hospitals, and similar (without fittings)	10%
	Hotels, large hospitals, and similar (with fittings)	8%
2	Medium Structures such as:	
	Administrative buildings, schools, factory buildings, warehouses, workshops, various stations, medium hospitals, and hotels (without fittings)	12%
3	Medium structures with fittings	10%
4	Light Structures such as:	
	Walls, partitions, and gates	20%
5	Swimming pools	15%
6	Construction of sports fields	15%
7	Construction of cemeteries	15%
8	Pre-fabricated residential units	8%
9	Fully finished residential units	12%
10	Villas + Chalets fully finished + luxury residential units	10%
11	Raising works (additions)	15%

Construction and Building Works: Second - Non-integrated works related to one of the project items (Supply and Labor).

No.	Type of Operation	Wage Percentage
1	Semi-finished residential buildings	15%
2	Excavation - Backfilling - Demolition:	
	A - Labor operation	60%
	B - Equipment operation	12%
3	Mechanical Foundations:	
	A - With supply	8%
	B - Without supply	18%
4	Soil tests - Surveying works	10%
5	Reinforced Concrete:	
	A - With supply of all components	14%
	B - With supply of all components (ready-mix concrete)	10%
	C - Without cement supply	18%
	D - Without steel supply	25%
	E - Labor cost with supply of tying wire, nails, sand, and gravel	45%
6	Plain Concrete:	
	A - With supply	10%
	B - With supply of all components (ready-mix concrete)	7%
	C - With supply of sand and gravel	25%
7	Labor cost for pouring concrete with a mechanical mixer	50%



8	Masonry works	17%
9	Insulation layers	10%
10	Plastering works	35%
11	Cladding and tiling	20%
12	Marble works	15%
13	Plumbing works	20%
14	Electrical works	20%
15	Painting:	
	A - Manual painting	35%
	B - Equipment painting	20%
16	Carpentry works:	
	A - With supply	15%
	B - Without supply	45%
17	Metal works:	
	Steel, metal structures, trusses, aluminum:	
	A - With supply	15%
	B - Without supply	35%
18	Restoration works	30%
19	Replacement and renewal with fittings	10%
20	Replacement and renewal without fittings	20%
21	Restoration works including injection	20%
22	Glass works with supply	5%
23	Injection and isolation of beams with epoxy materials	15%
24	Construction of shelters and tanks	15%
25	Caravans with supply	8%
26	Supply and installation of curtains	15%
27	Supply and installation of furniture	5%
28	Supply and installation of carpets and artificial turf	5%

Construction and Building Works: Third - Manufacturing and Installation Works.

No.	Type of Operation	Wage Percentage
1	Manufacturing works without supply or labor supply	65%
2	Tile or marble removal	40%
3	Demolition and removal of building debris and similar	20%

2- Public Network Works:

No.	Type of Operation	Wage Percentage
1	Public Networks such as:	
	Drinking water, sewage, irrigation, electricity, and telephones	
	A - With supply of network components	15%
	B - Labor cost with supply of sand	30%
2	Pipe installation using tunnels and crossings:	
	A - With supply	10%



	B - Without supply	20%
	C - Entrance and exit chambers	15%
3	Fiber optic networks	
	A - With supply	10%
	B - Without supply	25%
4	Manhole works	
	A - With supply	15%
	B - Excavation only	25%
5	Network supply from the nearest point	
	A - With supply	20%
	B - Without supply	40%
6	Tank cleaning	
	A – Manual	30%
	B – Mechanical	15%
7	Groundwater drainage	15%
8	Operation and maintenance	20%
9	Construction of reservoirs and tanks	15%

3- Irrigation Sector (Turnkey Supply and Installation Works):

No.	Type of Operation	Wage Percentage
1	Covering canals and drains	15%
2	Removal of aquatic weeds and water hyacinth:	
2a	A. Manually	40%
2b	B. Using equipment	10%
3	Stone pitching	25%
4	Sheet pile works:	
4a	A. Supply and driving	5%
4b	B. Driving only or cutting	20%
5	Construction of navigation bridges + bridges over waterways + industrial works (pumps - siphons - intakes and spillways)	15%
6	Well drilling:	
6a	A. With pipe supply	10%



6b	B. Without pipe supply	25%
7	Mooring of floating dock	30%
8	Water barriers with cement and bentonite	5%
9	Construction of earth fill dams	10%
10	Dredging and widening of water bodies and ports	8%
11	Supply and planting with maintenance	20%
12	Supply and planting without maintenance	15%
13	Maintenance of green areas and trees	30%
14	Construction of fish farms	20%
15	Construction of docks	15%
16	Pest and insect control	15%
17	Construction of greenhouses	15%
18	Canal development	20%
19	Mesqa (small canal) development	15%

4- Roads and Bridges Sector:

No.	Type of Work	Wage Percentage
1	Earthworks	
	a. Labor operation	60%
	b. Equipment operation	10%
2	Stone breaking	
	a. Labor operation	60%
	b. Crusher operation	20%
3	Road construction and paving	
	a. Sub-base layer	8%
	b. Asphalt paving layer	8%
4	Pile-supported bridges	12%



5	Nile River bridges	8%
6	Supply and installation of road studs and signage	
	a. With supply	15%
	b. Without supply	30%
7	Curbstones	25%
8	Reflective paint application using equipment	15%
9	Construction of under-railway ducts	10%
10	Supply of priming coat materials	5%
11	Concrete slabs	15%
12	Manholes	25%
13	Square construction and beautification	15%
14	Labor for road construction and paving	
	a. Heavy equipment	25%
	b. Manual	50%
15	Removal and dismantling of railway tracks	20%

5- Mechanical and Electrical Works (Integrated Works):

No.	Type of Operation	Wage Percentage
1	Mechanical and Electrical Works , such as: Water and wastewater treatment plants - Power generation stations - Transformers of all types - Factory machinery and equipment - Pumps - Elevators - Air conditioning - Kitchen equipment - Water heaters	
	a. Including supply	5%
	b. Excluding supply	25%
2	Installation and works of precision instruments and electronic equipment , such as: Computers - Telecommunication systems - Medical devices - Alarm systems - Control and measurement instruments - Gas-insulated substations equipment	
	a. Including supply	3%
	b. Excluding supply	25%
3	Supply, installation, and renewal of high-voltage submarine cables	2%



4	Supply and installation of cooling towers	10%
5	Maintenance and repair of mechanical equipment including supply of spare parts	15%

6- Petroleum Sector: First - Integrated Operations:

No.	Type of Operation	Wage Percentage
1	Marine survey works and marine soil investigations	5%
2	Seismic survey works and measurements related to petroleum exploration	1%
3	Installation of onshore pipelines:	
	a. Inside cities:	
	– With supply	10%
	– Without supply	20%
	b. Outside cities:	
	– With supply	5%
	– Without supply	10%
4	Installation of offshore pipelines:	
	– With supply	3%



	– Without supply	5%
5	External gas networks:	
	– With supply	15%
	– Without supply	35%
6	Internal (domestic) gas networks:	
	– With supply	20%
	– Without supply	40%
7	Construction of offshore platforms and components:	
	– Manufacturing with supply and installation	3%
	– Installation only on site	8%
8	Leasing and operating drilling rigs, tools, and equipment for well drilling, completion, and maintenance	1%
9	Other integrated leasing and operating works	2%
10	Construction of offshore docks	10%

6- Petroleum Sector: Second – Non-Integrated Operations:

No.	Type of Operation	Wage Percentage
1	Coating and wrapping of petroleum pipes:	
	– With supply	10%
	– Without supply	15%
2	Grit blasting and painting of metallic surfaces:	
	– With supply	20%
	– Without supply	35%
3	Cleaning of storage tanks, pressure vessels, and towers	20%
4	Mine detection and removal	1%
5	Rock blasting	10%
6	Technical services for the operation or maintenance of on-site equipment	10%
7	Maintenance of specialized petroleum equipment such as:	2%
	– Submersible pumps in wells, downhole cables, drill pipes, drilling towers and accessories	
8	Pipeline cleaning using intelligent pigs	1%
9	Channel protection using CCTV systems	5%



10	Repair and maintenance of offshore docks	15%
11	Underwater excavation works for construction of marine docks	5%
12	Construction of dolphin moorings and floating unit bollards	15%
13	Replacement, renovation, and maintenance of offshore platforms	10%
14	Diving works	2%

7- Transportation Works: First – Supply and Transport of Construction Materials (Unprocessed)

No.	Type of Operation	Wage Percentage
1	Sand and soil	5%
2	Gravel or gravelly soil	3%
3	Stones of all types	3%

7- Transportation Works: Second – Vehicle Transport with Loading and Unloading

No.	Type of Operation	Wage Percentage
1	Transport, loading, and unloading:	
	– Using labor	10%
	– Using equipment	5%
	– Transport with on-site supply	2%

7- Transportation Works: Third – Loading and Unloading Only

No.	Type of Operation	Wage Percentage
1	Loading – Unloading – Sorting – Stacking – Packing – Carrying:	
	– Using labor	65%
	– Using equipment	20%
2	Unloading grains using suction equipment	5%

8- Miscellaneous Contracting Works

No.	Type of Operation	Wage Percentage
1	Cotton processing	50%
2	General cleaning without supplying equipment and materials	65%
3	General cleaning with supply of cleaning materials	45%
4	General cleaning services with provision of transportation to public dumpsites	35%
5	Catering services (serving hot meals)	20%
6	Catering services (serving dry meals)	10%



7	Catering services combined with cleaning	30%
8	Baling of straw using equipment	35%

9- Quarrying and Salt Works Activities

No.	Type of Operation	Wage Percentage
1	Quarries operated through lease:	
	a. Dust sand quarries – white sand – filter sand – gravel – gravelly soil – clay – gypsum	35% of the annual lease value of the quarry
	b. Limestone, sandstone, hard limestone – dolomite – marble – basalt – alabaster – ornamental stones	40% of the annual lease value of the quarry
	c. Marble, granite, and alabaster quarries	45% of the annual lease value of the quarry
	d. Salt works	10% of the annual lease value of the salt works
2	Quarries operated through royalty permits	10% of the annual value of extracted materials from the quarry, based on the balance sheet

Table No. 9

Employer's Share in Social Insurance Contributions According to Vehicle Type

No.	Vehicle Type	Annual Subscription (EGP)	Employer's Share (EGP)
			Driver
1	Standard transport vehicle (Second class driver + helper)	3780	165
2	Trailer transport vehicle (First class driver + helper)	3870	172.5
3	Agricultural tractor with trailer (Third class driver + helper)	3690	157.5
4	Light transport/refrigerated vehicle ≤ 2 tons (Third class driver)	1890	157.5
5	Bus (First class driver)	2070	172.5
6	Taxi (Third class driver)	1890	157.5
7	Private car (Third class or private driver)	1890	157.5
8	Tipper trailer truck (First class driver)	2070	172.5
9	Standard tipper truck (Second class driver)	1980	165
10	Standard tanker truck for liquid transport (First class driver)	2070	172.5



11	Regular liquid transport truck (First class driver)	2070	172.5
12	On-call hearse (Third class driver)	1890	157.5
13	Motorcycle (Tuk-tuk)	1800	150
14	Concrete mixer (First class driver)	2070	172.5
15	Goods transport motorcycle	1800	150
16	Heavy-duty tractor truck > 2 tons (First class driver)	2070	172.5
17	Double cabin vehicle for passenger/goods transport (Third class driver)	1890	157.5
18	Ambulance (Third class driver)	1890	157.5
19	Mobile lab vehicle (First class driver)	2070	172.5
20	Private bus (< 17 passengers) (Second class driver)	1980	165
21	Private bus (17–26 passengers) (First class driver)	2070	172.5
22	Tour/school/trip bus (First class driver)	2070	172.5
23	Customs/official authority vehicle (First class driver)	2070	172.5
24	Closed transport vehicle > 2 tons (Second class driver)	1980	165
25	Refrigerated vehicle > 2 tons (First class driver)	2070	172.5
26	Tanker with trailer (First class driver)	2070	172.5
27	Trailer only (Helper)	1800	—
28	Armored cash transport vehicle (Second class driver)	1980	165
29	Private car operating under IT-based transport system	1890	157.5
30	Microbus operating under IT-based transport system	1980	165
31	Bus operating under IT-based transport system (17–26 passengers) (First class driver)	2070	172.5
32	Motorcycle operating under IT-based transport system	1800	150
33	Tuk-tuk operating under IT-based transport system	1800	150

Note: These contributions increase annually in proportion to the increase in the minimum contributory wage.

Table No. 10

Determining the Subscription Wage for Land Transport Workers

Worker Category	Monthly Subscription Wage
Assistant (Tab'a'a)	Minimum social insurance subscription wage
Driver with a motorcycle license (Tuk-tuk)	Minimum social insurance subscription wage
Driver with a private driving license	Minimum social insurance subscription wage plus 5% of its value
Driver with a third-class driving license	Minimum social insurance subscription wage plus 5% of its value
Driver with a second-class driving license	Minimum social insurance subscription wage plus 10% of its value
Driver with a first-class driving license	Minimum social insurance subscription wage plus 15% of its value



Note: Fractions of ten Egyptian pounds are rounded up when determining the monthly subscription wage.

Table No. 11: Present Value of Annual Installments of EGP 1 Previously Amortized Until Age 60

Age	Remaining Period to Age 60 (Years)	Present Value of an Annual Installment of EGP 1 (Piasters)	Present Value of an Annual Installment of EGP 1 (EGP)
20	40	36	12
21	39	31	12
22	38	26	12
23	37	21	12
24	36	15	12
25	35	08	12
26	34	01	12
27	33	94	11
28	32	85	11
29	31	77	11
30	30	67	11
31	29	57	11



32	28	46	11
33	27	34	11
34	26	21	11
35	25	07	11
36	24	91	10
37	23	75	10
38	22	57	10
39	21	38	10
40	20	18	10
41	19	96	9
42	18	72	9
43	17	46	9
44	16	18	9
45	15	87	8
46	14	55	8
47	13	19	8
48	12	81	7
49	11	40	7
50	10	96	6
51	9	48	6
52	8	96	5
53	7	40	5
54	6	80	4
55	5	14	4
56	4	44	3
57	3	68	2
58	2	85	1
59	1	96	0

Attached Forms to the Regulation

Form 1

Application for Insured Person Enrollment

Category:

- Employees (working for others)
- Employers



- Egyptians Abroad
- Irregular Labor

Establishment Number:

Establishment Sector:

Establishment Name:

Tax Registration Number:/...../.....

Insured Person Information

Insurance Number:

National ID Number:

Insured Person's Name:

Nationality:

Qualification:

Occupation Code:

Job Title:

Date of Enrollment Start:

Period Type:

Job Title:

Enrollment Code:

Sector:

Basic Salary: Pounds / Piastres

Subscription Salary/Income: Pounds / Piastres

Total Salary: Pounds / Piastres



(For calculating 7% according to Labor Law)

(For calculating Universal Health Insurance contribution)

Relation to Employer (if any):

To be completed for relatives up to the second degree in sole proprietorships.

Disability Information (if applicable):

Date Disability Began:

Disability Percentage:%

Insured Person's Residence Information

Address in Egypt / Address Abroad

- Building No.:
- Country (if abroad):
- District/Village:
- City:
- Street/Alley:
- Employer Entity:
- District/Center:
- Governorate:

Insured Person's Signature:

Authorized Manager's Signature:

Phone Number:

Email:

Issued on: / /

Signature Verified By:



For Official Use Only

Description Application Receiver Reviewer System Entry By Auto-Reviewed By

Name

Signature

Date

Note: The employer and the employee must read the instructions on the reverse side of this form and sign the declaration.

Form 2

Application for Establishment Enrollment or Notification of Amendment to Insured Persons' Data and Wages

Date: / / 20__

Establishment Name:

Owner / Responsible Manager:

Legal Form of the Establishment:

Establishment Address:

- Building No.:
- Street Name:
- District / Village:
- District / Center:
- Governorate:

Sickness Insurance Contribution Rate:%

Start Date of Rate: / / 20__

Work Injury Insurance Contribution Rate:%

Start Date of Rate: / / 20__

Date of Cessation / Continuation: / / 20__

Reason for Cessation (if applicable):
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Date of Commencement of Activity:

Tax Registration Number of the Establishment: / /

Insured Employees' Information

Insurance No.	Name of Insured	National ID	Date of Hire	Subscription Wage	Total Wage
			Day / Month / Year	Piastres / Pounds	Piastres / Pounds

Declaration:

I,, in my capacity as, hereby declare that the total number of insured employees is workers. The total wages for the current month amount to pounds/piastres. I further declare that all information provided in this form and its attachments is accurate.

(Total wage used for calculating contributions to the Universal Health Insurance scheme.)

Signature of Employer or Authorized Manager:

For Official Use Only

- Form Reviewed Against Employee Enrollment Applications – Found Accurate
- Form Received By:
- Signature Verified By:
- Subscription Specialist:
- Digitally Entered By:
- Digitally Reviewed By:



Instructions:

This form must be submitted in original plus two copies to the relevant authority office within **two weeks from the date of commencing activity**, and should include data for all employees, including apprentices, industrial trainees, and students participating in summer work programs.

Submission timelines:

- Private sector establishments: January of each year.
- Additionally, at any time of the year in which a law or decree is issued regarding wage adjustments.

Employers may submit this form electronically in accordance with the regulations issued by the Authority.

Form 3 Basic Data Record

First: Basic Information

- Name of the Insured Person:
- Insurance Number:
- National ID Number:
- Date of Birth:
- Most Recent Employer:
- Date of Commencing Contribution with Last Employer:
- Date of Terminating Contribution with Last Employer:
- Date of Joining the Savings System:

Second: Contribution Periods Prior to the Application of the Social Insurance and Pensions Law (Law No. 148 of 2019)

No.	Period Description	Basic	Variable	Gratuity
-----	--------------------	-------	----------	----------



	From	To	Duration	From
	DD/MM/YYYY	DD/MM/YYYY	Days/Months/Years	DD/MM/YYYY

Third: Contribution Periods Under Law No. 148 of 2019 (Social Insurance and Pensions Law)

No.	Period Description	Contribution Period for Old Age, Disability, and Death Insurance	Additional Pension Gratuity
	From	To	Duration
	DD/MM/YYYY	DD/MM/YYYY	Days/Months/Years

Fourth: Wage and Installment Progression Data

A. Basic Wage Progression for Previous Periods

Value	Date
Pounds / Piastres	DD/MM/YYYY

B. Variable Wage Progression for Previous Periods

Value	Date
Pounds / Piastres	DD/MM/YYYY

D. Installment Details

No.	Installment Type	Start Date	Installment Amount	Balance Amount	Installment Method	Notes
	Code	Description	MM/YYYY	Pounds / Piastres	Pounds / Piastres	Code

Review and Approval

Responsible Employee	Section Head	Reviewer	Manager
Name			
Signature			
Date			



Form 4

Statement of Previous Contribution Periods or Entitlement to Another Pension

To: Mr./Ms.

Warm greetings,

Kindly be advised to take the necessary steps to **merge the previous social insurance contribution period** into the social insurance file at your end. The details of the period are as follows:

No.	Employer Name	Period	Details of Outstanding Installments
	Establishment No.	From	To
		DD/MM/YYYY	DD/MM/YYYY

Please also be informed that I am currently receiving a pension under number:

With kind regards and highest respect,

Issued on: / / 20__

Submitted by:

- Name:
- Signature:
- National ID Number:
- Insurance Number:
- Phone Number:

Instructions:

This form must be submitted upon starting any new employment, if there is a prior period of contribution to the Social Insurance System, or when receiving a pension from the Authority or any entity other than professional syndicates.

If the insured person has outstanding installments, procedures must be taken to deduct such amounts from their wage and remit them periodically with the insurance contributions to the Authority.

If a prior contribution period exists, a letter shall be sent to the relevant authority to obtain the insurance file related to that period and merge it with the current social insurance record.



In the event of receiving a pension, the Authority must be notified upon starting the new employment.

Form 5

National Organization for Social Insurance

Social Insurance Coverage Data Form

Office:

Insured Person Details

- Name:
- Insurance Number:
- Date of Birth:
- National ID Number:

1. Current Period (Enrollment of Insured Person)

Occupation	Wage	Date
.....	Piastres / Pounds	DD/MM/YYYY

Wage/Income Progression for Current Period (if applicable):

Wage	Date
Piastres / Pounds	DD/MM/YYYY

2. Previous Contribution Period(s) (Sector)

Establishment No.	Establishment Name	Subscription Request & Start Date	Subscription End Date	Reason for Termination	Duration Description / Code
.....	DD/MM/YYYY Y	DD/MM/YYYY Y



Wage Progression (Previous Periods):

- **Basic Wage** – Date:
- **Variable Wage** – Date:
(Piastres / Pounds)

Deductions

No.	Deduction Type	Deferred Installments	Monthly Installment	Current Balance	Start Date	Calculation Method
Code	Description	Piastres / Pounds	Piastres / Pounds	Piastres / Pounds	DD/MM/YYYY	Code

3. Overlapping Periods

Period Type Code	Period Type	Sector	Wage	Start Date	End Date
.....	Piastres / Pounds	DD/MM/YYYY	DD/MM/YYYY

4. Special Contribution Periods (Construction – Land Transport – Fishing)

Period Type Code	Period Type	Start Date	End Date	Wage Category	License Grade	Reason for Termination
.....	DD/MM/YYYY	DD/MM/YYYY	Piastres / Pounds

Special Periods (Egyptians Working Abroad):

- **Application Date:** DD/MM/YYYY
- **Start Date:** DD/MM/YYYY
- **Subscription Category:** Piastres / Pounds
- **End Date:** DD/MM/YYYY
- **Period Type Code:**
- **Termination Reason Code:**



1. Purchased Contribution Periods

Period Type	Period Name	Start Date	End Date	Application Date	No. of Years	Payment Method	Cost	Installment Value
.....	DD/MM/YYYY Y	DD/MM/Y YYY	DD/MM/YYYY Y	Piastres / Pounds	Piastres / Pounds

Address Information

- Governorate:
- District/Center:
- Village/Sub-district:
- Street Name:

Review & Certification

Prepared By	Form Reviewer	HR Manager / Authorized Manager / Establishment Stamp	Matched with Insurance File by Inspector	Data Entry	Office Manager
Name					
Signature					
Date					

Form 6

Notification of Termination of Insured Person's Subscription

Establishment Information

- Establishment Number:
- Establishment Name:
- Tax Registration Number:/...../.....



Insured Person's Information

- Insurance Number:
 - National ID Number:
 - Name:
 - Date of Subscription Termination:
 - Reason for Termination:
-

Insured Person's Residence Information

- Building No.:
 - Street / Alley:
 - District / Village:
 - Police District / Center:
 - Governorate:
 - Mobile or Landline Number:
 - Email:
-

Declaration of the Insured Person and Responsible Manager



I hereby declare that the above-mentioned information is correct and that the insured person has received a copy of this notification.

- Signature of the Insured Person: / / 20__
- Signature of the Responsible Manager: / / 20__

Declaration by the Responsible Manager in Case of Dispute

I declare that the above information is correct, and I have sent a copy of this notification to the insured person via registered mail with acknowledgment of receipt under No. dated / / 20__.

- Establishment Stamp
- Signature Verified By:
- Signature of the Responsible Manager: / / 20__

Internal Processing (For Official Use Only)

Description	Notification Receiver	Reviewer	System Entry	System Audit
Name				
Signature				
Date				

Both the worker and employer must sign the declaration on the reverse side of the form.



Instructions:

This form must be prepared in **original and two copies**. The original should be submitted to the competent social insurance office within **one week** from the occurrence of any of the following:

- Termination of the insured person's service.
- End of apprenticeship or vocational training.
- (c) Completion of a student's summer employment.

One copy is kept by the employer, and the other is handed to the worker after signing. If the worker refuses to sign, the form must be sent to them via registered mail with acknowledgment of receipt **within 24 hours** of submission to the insurance office.

If the employer fails to notify the competent authority within the deadline for cases under item (a), they are liable to pay a **surcharge of 20%** of the insurance contribution due for the last month, for **each full month of delay** from the termination date until the date of submission. Any partial month of delay is not counted.

Acknowledgment

- Establishment Name:
- Establishment Insurance Number:
- Address:
- Insured Person's Name:
- Insurance Number:

I, the undersigned, declare that I have retrieved the **medical card** from the insured person and submitted it to the relevant branch of the **Health Insurance Authority**. If found otherwise, I accept full joint liability with the worker to reimburse the Authority for all medical expenses incurred due to unauthorized use of healthcare services after termination of service.

- Signature of the Insured Person
- Signature of the Employer



I, the undersigned, declare that the insured person named in this form has **refused to return the medical card**, and I have notified the relevant Health Insurance Authority with the insured person's details to suspend all services.

- Signature of the Employer

Form 7

National Organization for Social Insurance

Office:

Register for Recording Applications for the Calculation of Purchased Periods and Installments

The register includes the following data for each application:

- Registration date
- Date of application submission
- Social insurance number
- National ID number
- Name of the insured person
- Date of birth
- Type of the period
- Start and end dates of the period
- Cost of the period (in Egyptian pounds and piasters)
- Installment value (in Egyptian pounds and piasters)
- Start date of installment payment
- Notes (if any)



Form 8

National Organization for Social Insurance

Office:

Application for the Inclusion of a Period within the Contribution Periods

Name of the insured person:

Social insurance number:

National ID number:

Name of the establishment:

Establishment number:

Date of birth:

Date of submission:

Wage or income on which the calculation is based:

Age factor as per Table (3) attached to the Law:

Number of years to be included: from year 20__ to year 20__

Cost Calculation Formula:

Wage or income × number of years × age factor from Table (3) = lump-sum cost

If paying in installments, the duration may be 5, 10, or 15 years.

Monthly installment value = wage or income × number of years × age factor from Table (4)

Declaration by the Insured Person Regarding Participation:

I, the undersigned,, declare my desire to participate for a period of (....) years, representing a previous period of my employment, based on an average wage/income of (....), with a total cost of (....), to be paid in monthly installments of (....).

Signature of the insured person:



Employer's Declaration Regarding Installment Deduction:

The wage records have been annotated with the value of the monthly installment due, amounting to (.....). The employer undertakes to deduct this amount starting from the wage due for the month of of the year, and to remit it to the relevant office of the Authority. The employer bears full responsibility for ensuring payment.

Signature of the employer:

Declarations of Data Accuracy:

- Declaration by the Head of the Social Insurance Department confirming the accuracy of the data
- Signature of the Director General of Human Resources or the responsible manager
- Official seal of the Republic or signature of the employer (for public and private sector)
- Declaration by the relevant inspector or employee confirming data accuracy
- Certification by the authorized officer at the Authority with official stamp

Each of the above shall include:

- Name
 - Signature
 - Date
-

Instructions:

The entity receiving the application must record it in the designated register and verify the information against the insured person's social insurance file before forwarding it to the competent office.

The original application and two copies must be sent to the relevant office of the Authority for review, with one copy retained by the submitting entity.

The office of the Authority shall verify and register the form, retain one copy, and return the original and one copy to the employer. The original is to be filed in the social insurance file, and the copy given to the insured person.



For private sector employers without an internal social insurance unit, the original application shall be kept at the competent office and a copy sent to the employer for delivery to the insured person.

If payment is made in installments, the employer must deduct the installment amount from the insured person's wage and remit it with the monthly contributions to the Authority.

"Wage for period calculation" refers to the average wages or income subject to Law No. 148 of 2019 up to the end of the month preceding the date of application.

The lump-sum cost or monthly installment amount is rounded to the nearest pound.

Conditions for calculating the period:

- The period must be after the age of eligibility under the Law.
- The period must consist of full years.
- The period must precede the last contribution period and not be already covered under the Law.

The cost is calculated in accordance with Table (3) attached to the Law and may be paid either as a lump sum within one year from the application date or in installments, provided the payment is completed before the end of service, in accordance with Table (4). Any fractional year is considered a full year.

Under no circumstances may the application for period calculation be withdrawn.

The insured person may, at any time, request to pay the present value of the remaining installments. This value is calculated based on a table issued by the Chairman of the Authority. Installment collection shall cease starting from the month following the payment.

The insured person's signature on the form is deemed a formal declaration of intent to participate under the terms indicated therein.

The employer's signature is considered a binding declaration to deduct and pay the installment in accordance with the form and the legal obligations stipulated by law.



Form 9

National Organization for Social Insurance

Office:

Adding Notional Service Periods in Pension or Lump-Sum Compensation Calculation for Work Performed in Certain Governorates

First: Basic Information

Name of the insured person:

Date of birth: / / 20.....

Social insurance number:

National ID number:

Governorate(s) in which the individual worked:

- Name of governorate
- Start date of the period
- End date of the period
- Net duration

Second: Estimation of the Notional Service Period Liabilities

The cost of the notional service period, which is the responsibility of public sector economic units operating in certain governorates and remote areas for periods prior to 1/1/2020, is estimated based on the actuarial value of the pension in accordance with Table (3) attached to the Executive Regulations.

Depending on the case of service termination:

- In case of retirement with pension entitlement:
Notional service period: prior and current
Pension value: previous and current
Actuarial value of the pension:
Payment via cheque number:
Dated: / / for the amount of:
Drawn on Bank:, Branch:



- In case of retirement with entitlement to a lump-sum compensation:
Notional service period: prior and current
Compensation value: previous and current
Actuarial value of the compensation:
Payment via cheque number:
Dated: / / for the amount of:
Drawn on Bank:, Branch:
- In case of service termination without entitlement:
Notional service period: prior and current

Issued on: / /

Social Insurance Specialist

Social Insurance Auditor

Social Insurance Director

Form 10

Request to Consider Multiple Branches as a Single Unit in Dealings with the Authority

To: The Chairman / Deputy Chairman of the Board of Directors

National Organization for Social Insurance

Dear Sir,

We kindly request that the branches listed below be treated as a single unit in dealings with your esteemed Authority.

Establishment name:

Establishment number:

Head office address:

Type of activity:

Establishment tax registration number: / /

Branches for which unified treatment is requested:

- Establishment number
- Name of branch
- Address
- Number of employees
- Current insurance office



Conditions for approval of this request by the Authority include:

- The establishment must have more than one branch.
- The nature of work must involve staff mobility between branches and direct connection to the head office's operations.
- The establishment must be regular in paying its social insurance contributions, with no evidence of partial or full evasion.
- Unification is not permitted for establishments with separate accounting units for their branches.
- The request is subject to review by the competent department following an investigation by the relevant insurance office.

Issued on: / / 20.....

Employer's signature:

National ID number:

Address:

Telephone number:

Form 11

National Organization for Social Insurance

Office:

Employer or Responsible Manager Signature Form

Establishment name:

Establishment number:

Establishment address:

Employer or responsible manager name:

Legal status:

Type of activity:

Tax registration number: / /



Authorized signatories:

- Name and position
- Signature

(Up to four individuals may be listed.)

Issued on: / / 20.....

Employer's signature

Social Insurance Registration Officer

Head of Contribution Department

Instructions:

This form must be completed in three copies by the employer or authorized persons responsible for correspondence or document submission to the relevant office of the Authority. It must be officially stamped by the establishment, and signatures must be made in the presence of a designated Authority employee who certifies the process.

For those who do not sign using personal signatures, special stamps must be created and used on the form. In such cases, a right thumbprint must be affixed in the presence of an Authority employee, who must certify that the stamp and fingerprint were provided in their presence.

The employer is fully responsible for all legal obligations arising from any correspondence or documentation signed by the authorized individuals listed.

Form 12

National Organization for Social Insurance

Office:

Notice of Change in Establishment Information

To: Director of Office

Dear Sir,



We hereby notify you that, effective from / /, a change has occurred in the data of the establishment. The nature of the change is as follows:

Type of change (tick as applicable):

- Change of establishment address
- Change in legal entity
- Partner withdrawal
- Change of responsible manager
- Opening of a new branch
- Other (please specify):

Details:

- Information before the change
- Information after the change
- Supporting documents attached

We, the company/establishment, hereby certify the accuracy of the information provided in this notice and the attached documents.

Issued on: / / 20.....

Name of the employer:

Establishment number:

Tax registration number: / /

Employer's signature:

Note:

The notice must be submitted within fifteen (15) days from the date of any change in the establishment's data or submitted documents.



Form 13

Notification of the Merger of Two or More Establishments

Name of the merging establishment:

Establishment number:

Name of the merged establishment:

Establishment number:

Address of the merging establishment:

Type of activity:

Address of the merged establishment:

Type of activity:

Commercial registration number:

Document of business commencement:

Merger document (Merger resolution):

Number of employees:

Tax registration number of the merging establishment: / /

Tax registration number of the merged establishment: / /

Wages and contributions as of the date of the merger:

Type of Insurance	Total Wages	Employer Contributions	Employee Contributions	Total Contributions
Old Age, Disability, and Death				
Work Injuries				
Sickness				
Unemployment				
Severance Pay				
Supplementary Pension				



Installments and Other Amounts Due

Type of Contributions	Total Amount
Contributions for service duration according to Article (20) of the law (buying time)	
Contributions for periods of external secondment or unpaid leave for work abroad	
Contributions for periods of unpaid leave not for work	
Contributions for study leave periods	
Other contributions	
Amounts due to the Authority	
Total	

Instructions

The registration number of the merging establishment shall be retained after the merger as the number for both the merging and merged establishments.

This notification form must be prepared in one original copy and two duplicates for both the merging and merged establishments.

The merging establishment is considered a guarantor for the Authority's dues in accordance with Article 138 of the law.

Form No. (2) concerning the employees of the establishment must be submitted.

This notification must be submitted within a maximum period of two weeks from the date of issuance of the merger decision by the competent authority, and it must be accompanied by two certified true copies of said decision.

A copy of the signature specimens for the new establishment must be attached.



Form 14

Statement of Total Contributions and Installments

Payment of social insurance contributions and installments for the month of, year 202_

Establishment Name:

Establishment Number:

Accounting Unit Code:

Month of Entitlement:

Month: Year:

Details:

- Total wages
- Total wages during childcare leave
- Total wages during internal secondment and academic missions
- Total wages during unpaid study leave
- Total wages of employees covered only under work injury insurance
- Total wages under sickness insurance
- Total wages on which contributions are based
- Total wages for additional pension contributions

Total number of employees in the establishment:

Permanent: Temporary:

Statement of Due Contributions:

- Insured employee's contribution (9%)
- Employer's share (12%)
- Insured employee's contribution for end-of-service gratuity (1%)
- Employer's share for end-of-service gratuity (1%)
- National Organization for Social Insurance share for work injury (0.25% or 0.5%)



- General Health Insurance Authority share for work injury (1%)
- Insured employee's contribution for sickness insurance (1%)
- Employer's share for sickness insurance (3%)
- Unemployment insurance (1%)
- Additional pension contribution (10%)
- Installments for purchased service periods
- Installments for unpaid leave
- Installments for secondments
- Other installments
- Total

Detailed statement for sickness insurance and work injury contributions according to Comprehensive Health Insurance Law No. 2 of 2018:

- Total wages under Law No. 2/2018
- Total number of insured persons
- Total number of spouses
- Total number of dependents and children
- Employer's share in health insurance contributions from gross salary
- Work injury contributions

Insured Employee's Contributions for Comprehensive Health Insurance:

- Insured person: 1%
- Each spouse: 2%
- Each dependent or child: 1%
- Total

Employer's Contribution for Sickness Insurance in the Comprehensive Health Insurance:



2% of gross salary

Total:

Notes:

.....

Responsible Employee
(Official Seal)

Pensions Section Head
Accounting Unit Manager

Human Resources Manager

Issued on: ... / ... / 20...

Section to be completed by the Authority Representative:

- Payment order number
- Date of receipt
- Amount of payment order
- Date of payment order
- Auditor's signature

Form 15

Summary of Due and Paid Contributions and Installments

For the Month of:, Year: 20.....

Employer Name:

Establishment Number:

Accounting Unit:

Address:

Total Actual Wages Due for Employees: (in EGP)

Due Contributions:

Type of Insurance:



- Old-age, disability, and death insurance
- Work injury insurance
- Sickness insurance
- Unemployment insurance
- Gratuity
- Additional pension

For each type: specify total wages subject to deduction, employer contributions, employee contributions, and total contributions.

Installments and Other Amounts Due:

Type of Installment:

- Purchased period under Article 20 of the law
- Periods of unpaid external secondment or special leave for work abroad
- Periods of unpaid leave for non-work purposes
- Other installments
- Other amounts due
- Total

Payment Details:

- Indicate whether payment is partial or full
- Total due contributions
- Total due installments and other amounts
- Deductions (if any)
- Net amount paid

Attached: Original payment order No. dated .../.../20

From Bank: Branch:



Net amount paid for the month of, 20:

Prepared by: Reviewed by: Approved by:

Form 16

Financial Manager Declaration

For Fiscal Year: 20... / 20...

Accounting Unit of Company:

Address:

Activity Start Date: .../.../20 Social Insurance Registration Date: .../.../20

Establishment Number:

(There are / are not) other accounting units:

Section 1: Wage Data from Final Accounts:

From the accounts:

- Cash wages
- Permanent positions
- Comprehensive bonuses
- Bonuses for national and foreign experts
- Fixed-rate employees
- Seasonal/temporary wages
- Grades and special categories
- Deputation and study leave costs
- Overtime and session allowances



- Representation and housing allowances (domestic/abroad)
- Clothing and food allowances
- Total cash wages
- Total in-kind benefits
- Total wages and benefits
- Unit's share in social insurance, health insurance, work injury, unemployment insurance
- Total unit contribution to insurance

Section 2: Cash Wages Used as Basis for Contribution + Employee Count

From payment records:

- Total wages for old-age, disability, and death insurance
- Unemployment
- Health
- Gratuity
- Work injury only
- Number of workers at year-end

Section 3: Detailed Payment Information

Breakdown of:

- Regular contributions
- Installments
- End-of-service gratuity
- Additional amounts



- Study leaves
- Secondments
- Past dues
- Investment returns
- Other items

Section 4: Withheld but Unpaid Amounts from Subcontractors

For each contractor:

- Name
- Address
- Project details
- Amount withheld
- Office of the Authority to which amounts relate

Declaration:

I hereby declare that the data in this form is accurate and reflects the records of the economic unit, and that all paid cash wages comply with Law 148/2019 and its executive regulations.

I also declare that withheld amounts from contractors for the National Social Insurance Authority have been fully reported.

There are no other dues owed to the Authority for the fiscal year beyond what is stated.

Financial Manager's Signature:

National ID:

Address:

Phone Number:

Date: .../.../20

Note: If the Unified Accounting System is not applied, detailed wage data must be provided according to the system used by the establishment.



Form 17

Employee Wage Registration Record (Private Sector)

- Employee Name:
- Nationality:
- Actual Wage:
- Daily Rate from:
- Monthly Rate from:
- Weekly Rate from:
- National ID:
- Insurance Number:
- Labor Office Registration No. and Date:
- Final Exit from Service Date:
- Birth Date:
- Military Status:
- Installment Duration:
- Installment Start Date:
- Installment End Date:
- Installment Amount and Type:
- Employer's Signature:

For each month:

Include insurance wage, deductions, installment payments, total deductions, net paid amount, employee signature, and notes.

Months: January to December.



Form 18

Form for Collection of Special Installments

For the Month of Year 20.....

Employer Name:

Establishment Number:

Address:

Additions and Exclusions during the Month:

For each insured employee:

- Previous period installments
- Unpaid external secondment, special unpaid leave, or study leave
- Installments by type
- Additions and exclusions for each item

Due Installments for the Month:

- From previous periods
- New additions and exclusions
- Net installment amount for the current month
- Total installments due for the current month: (Amount in words)

Paid via:

Date of Payment: .../.../20

Authorized Employee:

Establishment Stamp

Responsible Manager:

Issued on: .../.../20



Form 19

Insurance Number:

National ID:

Note: This decision is irreversible.

Declaration:

I,, an employee of,
declare my desire to contribute for the period of unpaid leave taken for non-work reasons
starting from .../.../...

I wish to pay the cost of this period (in one lump sum / by installments). (To be completed if
submitted after resuming work.)

Submitted on: .../.../20

Name:

Signature:

ID Details:

National ID:

Date:

Issuing Authority:

Address:

Employer Certification:

We,, certify that the insured employee,,
has submitted this declaration to contribute for their unpaid leave period beginning .../...
and that the signature on this declaration is correct.

Date: .../.../20

HR Manager:

Note: The desire to contribute includes renewal years of the leave.

Form 20

National Social Insurance Authority

Office:

Receipt No.:

Date of Receipt:

Recipient Name:



Request for Disbursement of Insurance Benefits

- Last Employer:
- Establishment No.:
- Insured Name:
- Insurance No.:
- National ID:
- Last Working Day:
- Reason for Leaving Service:
- Date of Joining:
- Position:
- Reason for Disbursement Request:
- Pension Payment Authority:
- Address:
- Phone Number:

Previous Insurance Periods:

List of previous employers, establishment numbers, start and end dates, applicable categories.

Other Pensions Received:

Pension value, pension number, relationship, institution paying the pension.

Declaration:

I,, declare that the above data is accurate and I have not taken up any employment after the date of leaving service stated above.

Date: .../.../20

Insured's Signature:



Receipt of Request for Insurance Benefits:

- Office:
- Insured Name:
- Receipt No.:
- Date:
- Recipient Name:
- Signature:

Instructions:

This request is submitted in the following cases:

- Retirement, disability, or early retirement (if not subject to old-age insurance at the time of request).
- Emigration: attach a certified copy of the emigration approval.
- Final departure of a foreigner: attach departure visa or proof of expired residency.
 - Working permanently abroad: attach an indefinite contract, translated and certified.
 - Foreign diplomat in Egypt: attach certification from the Egyptian Foreign Ministry.
 - Final criminal sentence: attach prison certificate and power of attorney.
 - Permanent disability while in prison: attach medical certificate and official approval.
 - Monastic life: attach certificate from religious authority.
- Attach approval from the payment authority (bank, post office, telecom provider, etc.).
- Attach official documentation of other pensions (if applicable).



Form 21

National Organization for Social Insurance

Office:

Receipt No.:

Date of Receipt:

Recipient's Name:

Application for Enrollment in the Supplementary Pension System

(Employee Working for Others)

- Employer:
- Establishment Number:
- Name of the Insured Person:
- Social Insurance Number:
- National ID:
- Date of Birth:
- Date of Employment Start:
- Gross Salary of the Insured:
- Job Title:

I, the undersigned, hereby declare my desire to enroll in the Supplementary Pension System.

Date: / / 20...

Signature of the Insured Person:

Employer or Social Insurance Office Certification

We, the undersigned, certify that the insured person has submitted this declaration requesting enrollment in the Supplementary Pension System. The salary stated in the application is accurate, and in the event of any changes or reduction below the maximum contribution limit, the Authority will be notified.



Stamp

Authorized Official:

Date: / / 20...

For Employers and Egyptian Workers Abroad

I, (Employer / Egyptian worker abroad), Social Insurance Number:
hereby declare my desire to enroll in the Supplementary Pension System with a monthly
contribution of EGP 000.00.

I also agree to subscribe at the maximum annual contribution level to maintain my
enrollment in the supplementary pension.

Signature of the Insured:

Date: / / 20...

Instructions

For Employees Working for Others:

The insured's salary must exceed the maximum limit for standard social insurance
contributions.

The application must be submitted **before reaching retirement age**.

The insured must not have any **outstanding dues owed to the Authority** at the time of
application.

For Employers and Egyptian Workers Abroad:

- The insured must be subscribed at the highest income category listed in Table (1).
 - The application must be submitted before reaching retirement age.
 - The insured must not have any unpaid dues owed to the Authority at the time of
application.
 - The insured person loses eligibility if any of the above conditions are no longer
met.
 - Once submitted, the application for supplementary pension cannot be withdrawn.
-



Form 22

Work Injury Notification

- Establishment Name:
- Establishment Number:
- Establishment Address:
- Injured Worker's Name:
- Social Insurance Number:
- National ID:
- Date of Injury:
- Time of Injury: AM/PM
- Employment Start Date:
- Working Hours: From ____ to ____
- Weekly Rest Day: [Day]
- Is rest day compensated? Yes / No
- Place of Injury:
- Police Report No. (if any):
- Medical Facility Transferred To:
- Name of Transporter:
- Relation to Injured:
- Summary of Injury Circumstances:
- Wage for Insurance Calculation:
- Type of Wage Payment:
- Additional Details:



Declaration:

I hereby confirm the accuracy of the information in this notification. If proven false or if this is not a work injury, I bear full responsibility for reimbursing medical expenses per the prices in force.

Date: / / 20...

Employer's Signature:

Employer's National ID:

Employer's Address & Phone:

Name of Submitter:

Submitter's Signature:

Submitter's Position:

Instructions:

This form must be approved by the relevant Authority office.

It covers daily-paid workers, mentioning rest day (e.g., Friday).

One original and three copies must be prepared: one to the Authority, one to police, one to medical facility, one for employee's file.

If the employer fails to submit, the injured employee or their kin may submit directly.

Attachments depend on case type:

- For accident: police report or employer's accident report, certified, stamped with the Republic seal. If inside work premises, an internal investigation report suffices.
- Work injury notification signed and stamped detailing accident.
- If commuting injury: administrative statement from employer on usual route.
- For official missions: certified delegation order.
- For occupational diseases: administrative report from HR, certified and stamped, linking disease to work; professional disease committee decision; medical committee certification of disability percentage and date.



Form 23

Notification of Work Injury Occurring Abroad

To: Director of Office:

Subject: Informing that Mr. _____, assigned abroad to [Country] under (leave / assignment), employed at [Employer], suffered a work injury abroad (during work / commuting), on ... / ... / 20....

Please take the necessary measures to disburse the entitled insurance benefits.

Submitted by:

- Name:
- Social Insurance No.:
- National ID:
- Address & Phone:
- Position of Submitter:
- Date: / / 20...

Attachments:

- Official accident investigation report in Arabic (or officially translated), certified by Egyptian embassy/consulate and approved by Ministry of Foreign Affairs.

Form 24

Notification of Work Injury Due to Strain

- Establishment Name:
- Establishment No.:
- Establishment Address:
- Injured Worker's Name & Social Insurance No.:
- National ID:



- Date & Time of Injury: / / 20..., AM/PM
- Age at Time of Injury: ...
- Working Hours: From _____ to _____
- Employment Start Date:
- Occupation:
- Place of Injury:
- Residency Address:
- Injury Details & Prior Conditions:
- Wage for Insurance:
- Type of Wage Payment:
- Previous Medical Conditions:

Declaration:

I confirm the information is accurate. If proved false or not a work injury, I am responsible for reimbursing treatment costs as per the prevailing rates.

Date: / / 20...

Employer's Seal and Signature:

Instructions:

Attach employer's report detailing the nature of the worker's duties, tasks, performance level, overtime details, timing, and work hours, supported by documents.

Attach employee's medical file including work and sick leave history.

Provide medical studies and reports on conditions preceding the injury; if treated by the health insurance authority, attach their data/report.



Form 25

Medical Arbitration Request

National Organization for Social Insurance

Office:.....

Insurance File No.:

Social Insurance No.:

National ID:

To the Director of [Office Name]:

I kindly request that my case be submitted to the Medical Arbitration Committee for a review of the medical committee's decision dated ... / ... / 20....

A fee of EGP 20 has been paid, receipt No.

Date: / / 20...

Applicant:

Signature:

Address:

Phone Number:

Form 26

Request for Unemployment Compensation

National Organization for Social Insurance

Office:.....

To the Director of [Office Name]:

I request payment of unemployment compensation owed to me, with the following details:

- Employer Name & No.:
- Employer Address:
- Employee Name, Insurance No., National ID, Residence:
- Service Termination Date & Reason:/...../...
- Date of Joining: / / 20...



- Occupation:
 - Employment Registration No. & Date:
 - Date of Application: / / 20...
 - Employee's Signature, ID, Address, Phone:
-

Form 27

Unemployment Compensation Disbursement Form (per Law No. 148/2019)

Disbursement Form No.:

Payment Office & Date:

Social Insurance No.:

National ID:

Name & Occupation:

Address:

Labor Office:

Registration Certificate No./Date:

Card Delivery Date: ... / ... /

Assignment Decision:

- Start Date of Unemployment Insurance:
- End Date of Service:
- Reason for Ending:
- Last Monthly Salary (amount and text):
- Compensation Start Date:
- Monthly Compensation Amount:



- End Date of Compensation Eligibility:
- Specialist – Reviewer – Office Manager Signatures & Dates for linkage and termination decisions.

Copies of Decisions:

- Linked: Insurance No., Name, Start Date of Insurance, Start of Unemployment, Reason, Last Salary, Compensation Start & End Dates, with signatures/stamps.
- Stopped: Stop Date & Reason, with signatures/stamps.

Attendance Records:

Monthly attendance presence at labor office (up to 27 months), each with dates and confirmation that employee remains unemployed, signed and stamped by office manager.

Form 28

Request for Disbursement of Insurance Rights for Beneficiaries

National Organization for Social Insurance

Office:.....

Establishment No.:

Social Insurance No.:

National ID:

- Name of Insured/Deceased:
- Last Employer & Address:
- Date of Death: / / 20...
- Name of Person Paying Funeral Expenses & Relation:
- Beneficiaries Address, Phone, Email:

Important Notice:

The Authority does not send representatives to homes to collect documents or disburse payments.



Declarations:

1. **Widow/Widower:** Populate insurance No., name, marriage date, birth date, official marriage documentation status, pregnancy status of widow (if applicable), value and source of other pensions, recipient of pension, signature.
2. **Children/Siblings:** Provide insurance No., name, mother's name, relation, birthdate, education/employment status, disability status, other pension details, desired pension source, signature.
3. **Daughters/Sisters:** Same details as above plus marital status and marriage/divorce/widowhood dates.
4. **Parents:** Provide details including other pension data and employment status, desired pension source, signature.

Heirs List: Insurance No., National ID, full name, gender, relation, address.

Legal Joint Liability: The declarants are legally and financially responsible for any false data.

We attest the above data is correct and represents the beneficiaries of the deceased on the date of death. Signatures are validated witnessed by two employees of

Date: / / 20...

Penalty Warning: A fine between EGP 20,000 and 50,000 applies for fraudulent/disclosed false data under Article 166 of Law 148/2019.

Administrative Approval:

The form must be certified by the relevant Authority office. If unsigned, the employee, direct manager, and office manager must sign in person before a representative.

Employee Info: Name, Signature.

Office Manager / Direct Supervisor / Employee / Stamp:

Important Notes:

Attach certified death certificate or official extract.

If widow pregnant, submit birth certificate once born.

For children/siblings over 21 who are students or unworking, attach proof.

If insured/deceased is missing, attach police report, administrative certificate after 3 months, employer declaration if missing during work.



Signatures must come from the proper categories:

- spouse and minors by themselves or guardian,
- parents,
- adult children/siblings,
- legal guardians.

Attach Form 22 for proof of sibling dependency conditions.

Marital status definitions clarified (single, married, divorced, widowed).

If not administratively approved, signatures may be collected in-person at the office and certified by office manager and stamped.

Include payment method approval (bank, post office, e-wallet) for transferring pension.

Form 29

Request for Disbursement of Insurance Benefits for Siblings

- Name of the Insured / Pensioner:
- Name of Brother or Sister:
- Gender:
- Social Insurance Number:
- National ID:

Table: Sources of Income

No.	Source of Income	Value
1		
2		
3		
4		
5		



Section Two: Income Details of the Father, Children, and Daughters of the Brother or Sister

Table: Income Data of Family Members

No.	Name	Relationship	Source of Income	Value
1		Father		
2		Son of the Sibling		
3		Daughter of the Sibling		
4				
5				

A fine of no less than twenty thousand Egyptian pounds and no more than fifty thousand Egyptian pounds shall be imposed on anyone who unlawfully obtains funds from the Authority, provides false information, or refrains from providing information that must be disclosed in accordance with the provisions of this law, its implementing decisions, or regulations, with prior knowledge thereof.

Declaration:

I acknowledge the accuracy of the information provided in this form, which reflects my situation at the date of the death of the breadwinner. I also declare that there are no other sources of income except those stated and detailed in this form. In the event that I provide incorrect data that results in me receiving any unjustified amounts, I shall be held responsible for the disbursement of such funds.

This is my acknowledgment.

Date: ____ / ____ / ____

Signature of the brother/sister: _____

Signed before me:

Name of the concerned employee: _____

Position: _____

Signature: _____

Date: ____ / ____ / 20____



Notes:

1. The form must be signed by the brother, sister, or guardian in cases of minors.
2. The term "type of income" refers to income from work, profession, property, etc.

Signature of the brother/sister: _____

Instructions:

In order for brothers and sisters to be eligible for the pension, they must meet the same eligibility criteria as sons or daughters, in addition to the following conditions:

- None of the children of the insured person or pensioner must have previously been entitled to the pension.
- The brother or sister must not have any source of income equal to or greater than their share in the pension.
- The brother or sister must not have a parent, child, or sibling whose combined average income from any source equals or exceeds the value of the insured person's or pensioner's pension. Income from a pension granted by another entity is not considered part of this income.

Therefore, completing all the required data in this form protects you from legal liability.

The following documents must be attached to the form:

Documents supporting the income stated in the form, as follows:

- If receiving another pension or income from employment by another party, provide supporting documents and the other pension number if applicable from the Authority.
- Net taxable income if the income is from a profession or self-employment.
- Statement of rental value per carat if income is from agricultural land.
- Statement from the Real Estate Tax Authority if income is from property.
- Statement of investment yield if income is from bank deposits.
- Statement of pension if the pension is from a source other than the Authority.



The attached declaration of not having any other income besides what is stated in the form.

Copies of computerized birth certificates for the children of the brother or sister or copies of national ID cards.

Approval from the disbursement entity (bank – postal authority – telecommunications companies [electronic wallets], etc.) to transfer the pension to the current account.

Form 30

Request for Pension Disbursement Due to Eligibility Following the Death of the Insured or Pension Holder

To: Mr./Mrs. Manager of the Office of
Greetings,

I kindly request your approval to disburse the pension due to me for

(father/mother/brother/sister): _____,

Due to the occurrence of the following situation (divorce / widowhood / disability):

Date of occurrence: _____

Payment entity: _____ Branch: _____

Account number (if available): _____

Yours sincerely,

Name of applicant: _____

Insurance Number: _____

National ID Number: _____

Address: _____

Phone Number: _____

Issued on: __ / __ / 20__

Signed in my presence:

Name of responsible employee: _____

Position: _____

Signature: _____

Date: __ / __ / 20__



Instructions – Pension Disbursement Request Cases

Please attach the following documents:

1. General Documents:

- Copy of the computerized birth certificate.
- Copy of valid national ID.
- Copy of guardianship or curatorship order if the pension is to be disbursed to a guardian or curator.
- Copy of general power of attorney or original special power of attorney, or original prison power of attorney. Or fill out the Authority's proxy form.
- Approval from the disbursing party (bank – post office – telecom companies [e-wallets] – etc.) to transfer the pension to a current account.
- Declaration of non-membership in any professional syndicate.

2. Case-Specific Documents:

A. Disbursement due to the son's or brother's inability to earn after the death of the insured or pensioner:

(Requires documents after medical board assessment)

- Declaration of non-employment, non-practice of a profession, and no other pension, signed before the employee. If receiving another pension from the Authority, the pension number must be provided.
- Income statement if earning from employment.
- Pension statement if receiving military pension.
- Form 32 for brothers unable to earn.

B. Disbursement due to divorce or widowhood of a daughter or sister after the death of the insured or pensioner:

- Copy of marriage certificate and husband's death certificate (if widowed).
- Copy of divorce certificate (if divorced).



- Declaration of non-remarriage since widowhood/divorce, signed before the employee.
- Civil status statement detailing marriage, divorce, and widowhood events (if over a year has passed since divorce/widowhood).
- Declaration of non-employment, non-practice of a profession, and no other pension.
- Income statement if earning from employment.
- Pension statement if receiving military pension.
- Form 32 for sisters.

Note: All document copies must be verified against the originals by the relevant office employee.

Form 31

Request for Wage Compensation and Transportation Expenses in Case of Injury

To: Mr./Mrs. Manager of the Office of
Greetings,

I kindly request your approval to disburse wage compensation and transportation expenses based on the following information:

Establishment name: _____

Establishment number: _____

Establishment address: _____

Injured worker's name: _____

Date of injury: __ / __ / 20__

Is there an escort? _____

Transportation expenses incurred? _____

Treatment inside or outside the country? _____



Injured worker's monthly contributory wage: _____

Method of wage payment: _____

Other relevant information: _____

Signature of the insured: _____

National ID Number: _____

Address: _____

Date: __ / __ / 20__

Phone Number: _____

Form 32

Request for Marriage or Disqualification Grant

To: Mr./Mrs. Manager of the Office of

Greetings,

I kindly request your approval to disburse the (marriage/disqualification) grant due to me for:
(father/mother/brother/sister): _____

Due to the occurrence of the following:

(Marriage – Reaching age 21 and no academic qualification / 24 / 26 – Completion of studies
– Employment – Practicing a profession – End of disability).

Date of occurrence: __ / __ / 20__

Yours sincerely,

Applicant's name: _____

Insurance number: _____

National ID number: _____

Address: _____

Phone number: _____

Issued on: __ / __ / 20__

Signed in my presence:

Name of the responsible employee: _____

Position: _____



Signature: _____

Date: __ / __ / 20__

Instructions:

Attach the following documents with this form:

A. In case of daughter's or sister's marriage:

- Copy of the marriage contract (original must be reviewed).
- Declaration of non-employment or not practicing a profession.
- Copy of valid national ID.

B. If a son or brother reaches disqualification age:

- Declaration signed by payee or beneficiary confirming not enrolled in education and not disabled.
- Declaration signed by payee or beneficiary confirming non-employment, non-profession, and no other pension.
- Copy of valid national ID.

C. In case the son or brother is employed or practices a profession:

- Letter from employer (public/private) with employment start date.
- Copy of employment contract or visa if working abroad.
- Letter from tax authority or relevant syndicate confirming start of profession.
- Letter from tax authority or commercial registry for commercial professions.
- Copy of valid national ID.

D. In case of end of disability for son or brother:

- Decision from the Medical Committee of the General Authority for Health Insurance confirming end of disability.
- Copy of valid national ID.



Form 33

Final Pension Notification

To: Mr./Mrs. _____

Address: _____

Greetings,

We hereby inform you that you have become entitled to your insurance benefits starting from the month of _____, 20.

Your entitlements have been calculated based on the following:

1. Subscription Period Includes:

Description	Start Date	End Date	Subscription Period	Notes
Day/Month/Year	Day/Month/Year	Day/Month/Year		

2. Settlement Wage:

Type	Fixed	Variable	Law 148/2019
EGP	Piastre	EGP	Piastre

Accordingly, you are entitled to the following:

Description	Amount
Total Pension	EGP.Piastre

Total Amounts Due and Deductions:

Description	Pension Arrears	Gratuity	One-Time Compensation	Other	Total
From/To	(20__)	(20__)	EGP/Piastre	EGP/Piastre	EGP/Piastre

Entitled:

Deducted:

Net Payable:



Your pension entitlements have been transferred to the current account number:

Branch: _____

Bank: _____

Your monthly pension will be paid starting from the cycle of __ / 20__.

Your pension file will be stored at Office _____.

With best regards,

Issued on: __ / __ / 20__

Office Manager: _____

Note:

No amendments to the rights prescribed under the Social Insurance and Pensions Law may be made after three years from the date of this notice, in accordance with Article 131 of the law.

Form 34

Notification to Beneficiaries of Final Insurance Entitlements

To: Mr./Ms. [Name]

Address: [.....]

Greetings,

We hereby inform you that Mr./Ms. [Name], who was employed at [.....], ended service on [/ / 20__],

and a pension became payable on [/ / 20__] due to death.

The insurance entitlements have been settled based on the following:

1. Subscription period:
2. Settlement wage:
3. Monthly pension:



The insurance entitlements have been distributed among the deceased's family as follows:

Name	Insurance No.	Relationship	Monthly Pension	Gratuity	Additional Compensation	Lump Sum Compensation	Pension Arrears	Conditions for Continued Eligibility
	Piastre/EGP							

Please note that the insurance benefits have been transferred to the current account no.

[.....]

Branch: [.....]

Bank: [.....]

The pension will be paid monthly from the cycle of [/ 20__], and the pension file will be held at Office [.....]

Address: [.....]

With kind regards,

Issued on: / / 20__

Office Manager:

Copy sent to Mr./Ms.: [Name]

Address:

The insurance benefits have been transferred to account no. [.....], branch [.....], Bank [.....].

Monthly pension will begin from the cycle of / 20__. Pension file held at Office [.....].

With kind regards,

Issued on: / / 20__

Office Manager:



Copy to the Public Prosecutor for Personal Status / [Name of Prosecutor]:

Please be informed that pensions for minors are being disbursed under the name of [Name] in their capacity as (Natural Guardian / Mother / Guardian / Custodian).

With kind regards,

Office Manager

Issued on: / / 20__

Note:

No amendments to the entitlements under the Social Insurance and Pensions Law may be made after three years from the date of this notice, in accordance with Article 131 of the law.

Instructions

You must promptly inform the relevant office upon the occurrence of any of the following **pension termination or reduction** causes to avoid legal liability.

Pension Termination Causes:

Death of the beneficiary.

Marriage of widow/widower/daughter/sister.

A son/brother turning 21 who is not a student, degree holder, or incapable of earning.

A son/brother turning 24 with a qualification lower than bachelor's and not incapable of earning.

A son/brother turning 36 with a bachelor's degree and not incapable of earning.

A student son/brother turning 26 and not incapable of earning.

Employment of a son/brother inside or outside the country, or practicing a profession, or registering with a professional syndicate.

Removal of incapacity for a previously incapacitated son/brother.

Receiving another pension under Article 103 of Law 148/2019.



Pension Reduction/Suspension Causes:

Employment or profession practiced by:

- A son/brother under 21.
- A son/brother receiving pension due to incapacity.
- A daughter or sister.
- The father or mother.

Notes:

- Pension will not be disbursed if any of the above conditions are met to avoid legal accountability.
 - In case of termination due to marriage (daughter/sister) or other reasons (excluding death or higher-priority pension), a one-time grant equal to one year's pension may be paid.
-

Form 35

Special Pension Case Data Entry for Computer Systems

Section 1: Basic Data of Pension Holder

- Name:
- Applicable Law:
- Pension (excluding increases):
- Date of Birth: / /
- Employer:
- Cost-of-living allowance:
- Date of Appointment: / /
- Reason for Termination:
- Special Pension Amount:



- Service Termination Date: //
- Settlement Wage:
- Special Pension Decision No. and Date: //
- Date of Death: //
- Subscription Duration:
- Total Pension as of 1/1/2020:

Section 2: Beneficiaries' Data

No.	Name	National ID	Relationship	Share %	Pension Amount	Date of Eligibility	Other Pensions?	Disability Data	Income Statement
						////		Duration	Session Date

Section 3: Payee Information

| No. | Name | National ID | Payment Entity | Bank Account No. |

Section 4: Deductions Information

| No. | Deduction Type | Value | Entity | Officer | Auditor |

Form 36

Declaration of Change in Pension Eligibility Conditions

I, the undersigned, _____, in my capacity as _____,

a beneficiary of the pension for Mr./Ms. _____,

declare that there has been a change in my eligibility condition which results in the **termination/suspension/reduction** of my pension due to:



- Employment.
- Practicing a profession or business.
- Marriage.
- Reaching age (21 / 24 / 26).
- Receiving another pension.

This is my declaration.

Issued on: / / 20__

Signed in my presence

Field	Value
Responsible Officer	[Name]
Position	[Position]
Officer Signature	[Signature]
Beneficiary Name	[Name]
National ID	[ID Number]
Insurance Number	[Insurance No.]
Phone	[Phone Number]
Address	[Address]

Form 37

Request to Receive Pension via Power of Attorney (Valid Until: / / 20__)

I, the undersigned, _____,

authorize Mr./Ms. _____

to receive the periodic pension on my behalf from the designated payment entity, including any due arrears.

This power of attorney is considered invalid after three years from the date of issuance unless renewed by me personally.

Field	Agent's Info	Principal's Info
Name		
National ID		



Signature		
Date		

Issued on: / / 20__

Signed in my presence

Responsible Employee: _____

Position: _____

Signature: _____

Principal's Signature: _____

National ID: _____

Insurance Number: _____

Phone: _____

Address: _____

Note:

This form must be completed in the presence of both the principal and the agent, and their signatures must be certified by the Authority.

Seal of the Republic

Renewal Details on Back of Form

Renewal Records:

Renewal Date Principal Signature Officer Signature Manager Signature

Form 38

Declaration of Valid Power of Attorney

I, Mr./Ms. _____ (the principal), currently receiving a pension from the Authority in the capacity of _____,

declare that the power of attorney authorizing Mr./Ms. _____ (the agent) to receive my pension is still valid as of today.

I pledge to inform the Authority immediately of any changes.

This is my declaration.



Issued on: / / 20__

Signed in my presence

Responsible Employee: _____

Position: _____

Signature: _____

Principal's Signature: _____

National ID: _____

Insurance Number: _____

Phone: _____

Address: _____

Form 39

Statement of Workers Engaged in a Contracting Operation

Establishment Name:

Establishment Number:

Details of Workers for Contracting Operation:

Registered Under Number:

At Office:

| No. | Name | Social Insurance No. | National ID (14 digits) | Occupation |

Declaration:

I confirm that the workers listed above were among those who carried out the assigned work for the mentioned operation during the month of ____ / ____ / 20__.



Contractor Approval:

- Name:
 - Social Insurance No.:
 - National ID:
 - Address:
 - Phone Number:
 - Date: ____ / ____ / 20__
-

Form 40

Application for Insured Registration (Presumed Wage Categories) According to Law 148 of 2019

Category:

- Laborer (Contracting – Loading/Unloading – Quarries – Salt Works)
- Land Transport Worker
- Fisherman
- Municipal Bakery Worker

Insured's Details:

- Name:
- Insurance No.:
- National ID:
- Marital Status:
- Occupation:
- Occupation Code:
- Sector Code:



- Skill Level:
- License Grade:
- License Number:
- Issue Date:
- Issuing Authority:
- Expiry Date: ____ / ____ / 20
- Subscription Start Date:
- Subscription Wage: EGP

Disability (if any):

- Start Date:
- Disability Percentage: %

Insured Signature:

Residence Address:

- Property No., Street/Alley:
- Village/Sub-district:
- District/City:
- Governorate:
- Mobile or Landline:
- Application Date: ____ / ____ /

Received and Recorded by:

| Name | Signature | Date |

Note: The worker must review the back-page instructions and sign the declaration.



Instructions:

Attach a copy of the Skill Certificate issued by the Labor Force Office for contracting workers.

The insured must submit a preliminary medical report within one month to prove fitness for the declared occupation.

A signed declaration must be submitted that medical fitness documentation will be delivered within one month; otherwise, the Social Insurance Authority is not liable for any disability-related claims.

A copy of the driver's license from the competent Traffic Authority must be attached.

In first-time licensing cases, include a letter from the Traffic Authority and commit to submitting a license copy upon receipt.

For fishermen, attach a copy of the fishing ID and a medical fitness certificate from the official medical authority.

First-time subscribers must attach a computerized birth certificate, court ruling confirming age, or national ID.

Signing this form indicates acknowledgment and agreement with all contained data. Objections must go through official labor dispute channels or the court.

Insured's Signature:

Official's Full Name and Signature (In-Person Confirmation):

Form 41

Statement of Insured Workers in the Establishment

Establishment Name:

Establishment Number:

Operation Details:

Operation Number:

Insurance Office:

| No. | Name | Insurance No. | National ID | Occupation | Start Date | End Date |



Declaration:

The listed workers were engaged in the operation from ____ / ____ / 20 to ____ / ____ / 20.
All data is correct and the workers are covered under Establishment No.: in the name
of

None of them are listed in any other operation for the reported period.

Current Balance of the Establishment: Creditor / Debtor: EGP

Signatures:

- Authorized Person
 - Direct Supervisor
 - Department Manager
 - Office Director (Approval)
-

Form 42:**Contracting Operation Notification**

- Contractor Insurance No.:
- Number Type Code:
- Contractor Name:
- National ID:
- Establishment No.:
- Insurance Office:
- Tax Registration No.: ____ / ____ / ____
- Client Establishment No.:
- Number Type Code:
- Client Name:



- Operation Type:
- Operation Name:

Assignment Document:

- Type:
- Number:
- Date: ____ / ____ / ____
- Start Date: ____ / ____ / ____
- End Date: ____ / ____ / ____
- Wages Percentage:%
- Total Estimated Value: EGP
- Operation Address:

Office Entry Date and No.: ____ / ____ / ____

- Prescribed Labor Percentage:% (as per Table 8, Executive Regulations)
- Subscription Rate:%
- Number of Execution Months:
- Due Contributions: EGP

Prepared by:

Reviewed by:

Approved by:

Acknowledgment:

I acknowledge receipt and accept the wage rate.

Contractor's Signature: ()

Date: ____ / ____ / 20

Registered Letter Sent: No.: Date: ____ / ____ / 20



Instructions:

If the operation type is not listed in Table (8), the following applies:

- Assign a temporary wage percentage using the closest operation in the table.
- Submit to the technical committee within 15 days of contractor notification.
- Notify the contractor of the final percentage within 15 days after committee determination.

Form 43

Insurance Certificate for Land Transport Workers

- Worker Name:
- License Grade:
- License No.:
- Amount Paid: EGP
- Receipt No./Payment Order:
- Payment Date: ____ / ____ / 20
- Coverage Period: From ____ / ____ / 20 to ____ / ____ / 20
- Certificate Valid Until: ____ / ____ / 20

Certification:

The National Social Insurance Authority certifies that the above worker is insured under Law 148/2019.

Issued by:

Reviewed by:

Manager's Signature:

Office Director's Approval:

Issue Date: ____ / ____ / 20



Instructions:

- Certificate issued based on a letter from the Traffic Authority.
 - Payment must cover the entire financial year.
 - Certificates must be logged in the issuance register, signed upon receipt by the worker.
-

Form 44

Vehicle Subscription Termination Request

- Chassis No.:
- License Plate:
- Vehicle Type:
- Termination Reason:
- Supporting Document:
- Owner Signature:
- National ID:
- Address:
- Phone Number:
- Date: ____ / ____ / ____

Processing Officials:

- Responsible Person
- Reviewer
- Data Entry (Manual and System)

Instructions – Termination Cases:

- Ownership transfer (with certified document from Traffic Authority).



- Vehicle scrapped (with certified invoice or document).
- Theft (with police confirmation).
- Replacement with a new vehicle.
- Confiscation (by final court ruling).
- License plates surrendered.
- Vehicle seizure/loss/fire (with official certificate).
- Expiry of the last license.
- Cancellation of operation permit (for ride-sharing or transport service).

Form 45:

Social Insurance Subscription Payment Certificate

According to Article 136 of Law 148/2019, the National Social Insurance Authority certifies that:

- Employer:
- Address:
- Activity Type:
- Insurance Registration No.:

Covered for:

Employees: Number:

- Operation:
- Contract:
- Assigned by:
- Location:



- Nature of Work:
- Final Value: EGP (No disbursements above this value are allowed)

Vehicle Workers:

- Vehicle No.:
- Type:
- Chassis No.:
- Name:
- Job Title:
- Insurance No.:

Fishing Boat Workers:

- Boat No.:
- Grade:
- License No.:

Total Contributions Paid: EGP

Receipt No.:

Date: ____ / ____ /

Validity:

Expires on: ____ / ____ /

Prepared by:

Reviewed by:

Manager of Administration:

Office Director's Approval:



Form 46

Request for Insurance Status Statement

To: Insurance Office Manager – [Name of Office]

Greetings,

Kindly issue a statement of my insurance status for submission to:

I have paid the service fee of **EGP 10**, receipt No.: from the office treasury.

Date: ____ / ____ / 20

Applicant's Name:

Signature:

Insurance No.:

National ID:

Address:

Phone Number:

