



Insurance Benefits Bylaw Social Security Corporation

No. (15) of the year (2015) and its amendments



Social Security Corporation
المؤسسة العامة للضمان الاجتماعي

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His Majesty
King Abdullah II bin Al Hussein
king of The Hashemite Kingdom of Jordan



HRH Crown Prince
Prince Al Hussein bin Abdullah II

Contents

Chapter One: Definitions	9
Chapter Two: Work injuries	11
Chapter Three: Occupational safety and Health	19
Chapter Four: Maternity Insurance	23
Chapter Five: Unemployment Insurance	25
Chapter Six: lump sum Compensation	29
Chapter Seven: Early Retirement Pension	37
Chapter Eight: Workers in Hazardous Professions	45
Chapter Nine: Old-age pension and mandatory Old-age pension	47
Chapter Ten: Dependency	53
Chapter Eleven: Total Permanent Natural Disability Pension and Partial Permanent Natural Disability Pension	57
Chapter Twelve: : Natural Death Pension	63
Chapter Thirteen: Beneficiaries	69
Chapter Fourteen: Annual Increase over Retirement and Disability Pensions	71
Chapter Fifteen: Prescription	75
Chapter Sixteen: General Provisions	81

Chapter One

Definitions

Article (1)

This Bylaw shall be entitled (Bylaw of the Social Security Corporation Insurance Benefits of the year (2015)) and shall enter into force as of the date of being published in the Official Gazette.

Article (2)

A) The following terms and expressions shall bear the meanings dedicated for them below unless otherwise is proved by evidence:

Law: Social Security Law.

Daily allowance: amount paid by the Corporation to the injured insured for the days accredited as unemployment period resulting from work injury.

Treatment body: the doctors, hospitals and medical service centres accredited by the Corporation.

Medical treatment: medical services that the injured insured needs for treatment from work injury, including drugs, medical supplies, clinical, laboratory and radiological examinations, physical therapy, surgical operations and hospitalisation.

Saving account: The account in which the contributions made by the firm and the contributions it deducts from the insured's wages are credited for the purposes of applying the provisions of unemployment insurance, in addition to the investment proceeds incurred on this account, after deducting all amounts disbursed to the insured as unemployment allowance and the expenses incurred in managing this account.

Unemployment allowance: the monthly amounts accrued to the unemployed insured under the provisions of unemployment insurance.

B) For the purposes of this Bylaw; the definitions stipulated in the law along with the Bylaw of Coverage in Social Security Corporation Insurances wherever mentioned herein this Bylaw shall be accredited unless otherwise is proved by evidence.

Chapter Two

Work injuries

Article (3)

For the purposes of applying the provisions of the law and the Bylaws issued pursuant thereto along with this one:

A) The word (insurance), wherever stipulated in this chapter shall mean (work injury insurance), unless otherwise is indicated by the context.

B) Any of the following cases shall be considered as a work injury:

1- Occupational disease: For the purpose of considering the symptoms complained of as an “occupational disease”, the following is required:

- a- Having a causal relationship between the disease and the work performed by the insured.
- b- That the insured works in a particular profession that requires having constant contact with the factors causing the disease.
- c- That the rate of spread of the disease among workers in the profession is greater than the rate of its spread among the rest of society.
- d- That the duration of exposure to the factors causing the disease is scientifically sufficient for the disease to occur.

2- Work Accident: in order for the accident to be considered a work injury, it is required that it occurs in the place designated for work performance or what is related to it and within the time period specified for performing the work or because of it.

3- Road accident: in order for a road accident to be considered a work injury, the following is required:

- a- The accident occurred during the period of the insured’s departure from his permanent or temporary place of residence to start work or return from it. The permanent residence of the single insured is considered to be the place of residence of his parents, unless he/she has a residence separate from them, and for the married insured, it is his/her residence with his/her wife/husband. As for temporary housing, it is the place that the insured uses to live in an irregular way, provided that the accident does not occur inside the housing.
- b- The accident occurred while the insured was going to work or returning from it in the usual manner or through the accepted path. The manner is considered usual when the insured takes the customary route to get from the place of residence to the place of work and return from it without any deviation, interruption or unjustified time delay. The path is considered acceptable when the insured takes an unusual path due to justified circumstances that the Corporation is convinced of.

Article (4)

A- The Corporation shall provide medical treatment for the injured inside the Kingdom at the treatment bodies accredited by it in accordance with the following:

- 1- The class of hospital stay is determined according to the wage that was taken as a basis for paying contributions on the date of the injury and as follows:
 - a- First class, if the injured person's wage is (1500) dinars or more.
 - b- Second class, if the injured person's wage is less than (1500) dinars.
 - 2- Cases that require special care or sanitary isolation are excluded from the provisions of clause (1) of this Paragraph.
 - 3- The injured has the right to change hospitalisation class stipulated in Sub-paragraph (1) of this Paragraph at his/her own expense without the Corporation being committed to any additional expenses resulting from changing class.
 - 4- The Corporation bears the cost of the person accompanying the injured person staying in the hospital at the same class, if the Primary Medical Committee in the Corporation decides that the injured needs an escort during the period of his/her stay in the hospital.
 - 5- The Corporation shall bear all expenses of home nursing if the Primary Medical Committee decides that the patient needs it.
 - 6- The Corporation shall commit to disbursing medical treatment expenses in accordance with the approved medical fees' list. The Corporation may issue a list for medical care expenses not stipulated herein this list and the Director General shall issue applied instructions to implement the provisions of this clause.
 - 7- The Corporation shall commit to bearing the expenses of rehabilitation services and equipment for the injured, including prosthetics if it is proven that the injured needs them under the decision of the medical reference, the bodies that are approved for this purpose are determined under instructions issued by the Council for this purpose.
- B- The Corporation shall provide medical treatment for the injured outside the Kingdom in case it is not possible to treat him/her inside the Kingdom, according to the following procedures:
- 1- Under a decision issued by the Primary Medical Committee, provided that the treatment body is specified in the decision.
 - 2- The Corporation bears all expenses associated with medical treatment and hospitalisation, in the class it determines.
 - 3- The Corporation shall commit to paying the amount of (125) dinars to the injured for each day he/she spends outside the hospital based on a recommendation from the treating doctor for the purposes of observation, referral, or conducting tests that do not require hospitalisation. This amount shall be inclusive of accommodation and transportation expenses along with all other expenses for a period not exceeding (30) days, and if the period exceeds that, the Corporation shall pay the amount of (75) dinars for each day exceeding (30) days, and this does not preclude the entitlement of the insured to the daily allowance stipulated in Article (29) of the law.

- 4- The Corporation shall commit to issuing an economy class round-trip ticket to the injured, unless his health condition requires a higher class according to a decision of the Primary Medical Committee at the Corporation.
 - 5- The Corporation shall commit to issuing an economy class round-trip ticket for the escort if the need for an accompanying person is proven by a decision of the Primary Medical Committee, in addition to the amount of (50) dinars per day, and this amount is inclusive of all his/her expenses.
 - 6- The Corporation may pay a financial advance to the injured after approving his/her treatment outside the Kingdom under a decision of the Director General.
 - 7- The treatment shall be carried out outside the Kingdom in coordination between the Corporation and the Jordanian embassy or consulate in the country where the patient's treatment is intended.
- C- If the injured person pursues treatment outside the Kingdom on his/her own without the medical reference deciding that, then the Corporation's commitment is limited to bearing the expenses in accordance with the medical wages' list and the medical care expenses' list approved by it inside the Kingdom, or the treatment costs he/she pays according to the original and duly certified invoices, whichever is less, provided that the medical reports and treatment bills shall be transferred under a decision of the Primary Rights' Settlement Committee to the Primary Medical Committee for approval and indicating whether they are related to the injury and acceptable for disbursement, and specifying the period of unemployment resulting from the injury, whatever it is.
- D- The Corporation shall not be committed to the following expenses:
- 1- Dental treatments that exceed the limits specified in accordance with the principles issued by the Board for this purpose.
 - 2- Plastic surgeries that are not approved by the Primary Medical Committee.
 - 3- Treatment processes that are not required by the nature of the injury.
- E- Expenses of transporting the injured from his/her place of work or residence to the place where he/she is being treated and vice versa, including the reviews of the Primary Medical Committee and the Appeal Medical Committee, shall be disbursed, taking into account the location and severity of the injury in the body, the place of residence of the injured, his/her work location and the number of visits approved by the Corporation, on the basis determined by the Director General.
- F- If the Corporation bears the expenses of medical care and the daily allowance for the work injury, then the Corporation is committed to paying these expenses to the firm in accordance with the provisions of this Bylaw.
- G- The Board may entitle managing work injuries' expenses to a specialized external party in accordance with the provisions of the law and the Bylaws issued pursuant thereto.
- H- The Corporation may conclude agreements with medical bodies that will treat the injured from the date of the injury, in accordance with the principles issued by the Director General for this purpose.

Article (5)

- A- The firm shall, upon the occurrence of the accident, comply with the following:
- 1- Providing first aid to the injured and then transferring him/her to the treatment body approved by the Corporation.
 - 2- Inform the nearest police station of the following accidents within (48) hours of their occurrence:
 - a) Accidents that constitute a crime in accordance with the legislations in force.
 - b) Traffic accidents.
 - c) General accidents such as fires, explosions and collapses.
 - d) Accidents that lead to the death of the insured.
 - 3- Notifying the Corporation of the occurrence of the accident, in writing or electronically, pursuant to the forms approved for this purpose, and attaching the primary medical report within a period not exceeding (14) working days from the date of its occurrence and according to principles approved by the Director General.
 - 4- Pay the wages for the first three days from the date of the injury occurrence.
- B- The Director General may grant the authority of approving a healing work injuries, in which the period of unemployment resulting from the injury is less than (14) days, to any of the directors of the concerned branches, provided that the decision of the branch director is based on the placement of the competent director of the directorate.
- C- If the firm is late in providing the Corporation with a work injury notification or the primary medical report within (14) working days from the date of the injury, the firm shall bear (15%) of the medical care costs and the entire daily allowance accrued to the injured.
- D- The injured insured or his family has the right to notify the Corporation of the occurrence of the work injury within a period not exceeding four months from the date of its occurrence if the firm did not notify the Corporation of it.
- E- If the Corporation is notified of the occurrence of a work injury after a period of four months from the date of its occurrence, then the rights of the injured shall be settled according to the following:
- 1) Limiting the Corporation's commitment to pay a work-related disability pension if the work injury results in a disability of (30%) or more, or a work injury.
 - 2) death pension and funeral expenses, as appropriate.
 - 3) The rate of the disability resulting from the work injury shall be accredited for the purposes of calculating the rate of the total disability resulting from the injury recurrence.

Article (6)

If the Corporation was notified of the occurrence of a work injury and it was proven that this injury occurred due to the firm's violation of the Occupational safety and health standards and requirements, then the Corporation shall bear the following:

- A) The costs of medical care mentioned in Article (26) of the law in the event that the Corporation is notified of the occurrence of the injury within a period of (14) working days from the date of its occurrence.
- B) The medical care costs mentioned in Article (26) of the law and the full daily allowance accrued in accordance with the provisions of Article (29) of the law, in the event that the Corporation is notified of the occurrence of the injury after a period of (14) working days from the date of its occurrence.

Article (7)

The firm, or the injured person, or the treatment body approved by the Corporation, shall provide the Corporation or any body that it approves with the following documents on a timely basis.

- A) The original copies of the following:
 - 1- A fully completed notice of work accident in accordance with the approved forms in writing or electronically, or a fully completed data claim from the injured or his/her relatives.
 - 2- Primary medical report.
 - 3- Subsequent medical reports, including the final medical report.
 - 4- Medical prescriptions, x-rays or related reports.
 - 5- Results of laboratory tests.
 - 6- Claims of treatment expenses related to injury, including doctors' fees, pharmacies, laboratories, radiology bills, hospital bills and their detailed attachments.
- B) A certified copy of the accident sketch and the police investigation, if any, in accordance with the provisions of clause (2) of Paragraph (A) of Article (5) of this Bylaw and a certified copy of the civil defence report.
- C) Any other documents or data requested by the Corporation or any fully completed data approved forms.

Article (8)

- a- The Corporation shall treat the injured from the date of the injury until his/her health condition is stabilised by recovery, disability or death resulting from the work injury.
- b- The Corporation shall pay the daily allowances for the periods of unemployment of the insured arising from a work injury under the leaves approved by the Corporation for this purpose.
- c- The injured is not entitled to daily allowances for the period in which he/she returned to work during his/her leave period due to a work injury or the days for which he/she was entitled to the retirement pension or the disability pension, except for the first month for which this pension was accrued.
- d- If the medical reference decides, when the disability of the injured is proven, that he/she needs medications, medical supplies, or a specific surgical operation after his/her health condition has been stabilised, then the Corporation shall bear the daily allowances for the period of unemployment approved by the medical reference after the condition is stabilised, in addition to the treatment expenses, and the provisions of Paragraph (C) of Article (27) of the law shall not be applicable when disbursing such expenses.

Article (9)

- A- Subject to the provisions of Paragraph (E) of Article (27) of the Law, the Branch Director, Director of the Occupational Injuries and Safety Administration, or the Director of any replacement administration, may disburse the expenses of a work injury after approving the injury from the committees formed in accordance with the provisions of Paragraph (E) of Article (13) of the law in the event of unstable condition of the injured.
- B- The Director General may grant the authority stipulated in Paragraph (A) of this Article to the directors of districts' directorates.
- C- Despite the stipulated in Paragraphs (A) and (B) of this Article, the Corporation may disburse expenses before approving the work injury and in the event that the Corporation finds out that the accident is not considered a work injury, then it shall refer to the firm for the amounts spent by the Corporation

Article (10)

- A- If it is proven to the Corporation that the work injury was caused by a third party other than the firm, then it shall have the right to recourse against it to claim the entire amount paid by the Corporation in terms of medical care costs and daily allowances, under a decision issued by the Security Affairs Committee based on the recommendation of the Primary Rights' Settlement Committee or the Appeal Rights' Settlement Committee as appropriate
- B- The case referred to in Paragraph (A) of this Article is proven by the investigation conducted or approved by the Corporation.

Article (11)

- A- The non-Jordanian insured who is entitled to a total permanent work-related disability pension or a partial permanent work-related disability pension may request the replacement of this pension when it is allocated with the lump-sum compensation pursuant to the provisions of Article (104) of the law.
- B- The collective beneficiaries of the survivors of the non-Jordanian insured who suffered from a work injury may choose between obtaining their shares from the work- injury death pension or the total permanent work-related disability pension or the partial permanent work-related disability pension or the lump-sum compensation in accordance with the provisions of Article (104) of the law, when distributing the pension among them.

Article (12)

- A- For the purposes of this article, the word (trainee), wherever used shall mean (the natural person who has not completed 16 years of age and is under work training at a firm that is covered by the provisions of the law in accordance with a training contract issued by the vocational training corporation).
- B- The provisions of insurance shall apply to the trainee in accordance with the provisions of this chapter, without the firm bearing any contributions on his/her behalf.
- C- The minimum wage approved in accordance with the applicable labor law, shall be accredited for the purposes of calculating the accrued daily allowance.
- D- Medical care expenses for the injured trainee shall be disbursed in accordance with the provisions of Article (4) of this Bylaw.
- E- If the trainee dies as a result of a work injury, he/she shall be entitled to a monthly pension equivalent to the minimum set for the disability pension or retirement pension. This pension shall be allocated as of the beginning of the month in which the trainee died and shall increase by (40) dinars when allocated. The funeral expenses allowance shall be paid to beneficiaries in accordance with the decision of the Board issued in this regard.
- F- If the work injury suffered by the trainee resulted in a total permanent work-related disability by not less than (75%), then he/she shall be entitled to a monthly pension equivalent to the minimum dedicated for the disability or retirement pension. Such pension shall be allocated as of the date of stabilization of his/her condition, which is determined by a decision of the primary medical committee in the Corporation, and this pension is increased by (40) dinars when allocated.
- G- If the work injury suffered by the trainee resulted in a partial permanent work-related disability by less than (75%), then he/she shall be entitled to compensation equivalent to the rate of that disability to the pension referred to in Paragraph (F) of this article for (36) months.

Chapter Three

Occupational safety and Health

Article (13)

- A- The firm shall commit to fulfilling the conditions and standards for occupational Safety and health along with tools at work sites.
- B- For the purposes of applying the provisions of Paragraph (A) of this Article to assess the extent of the firm's commitment, the following criteria shall be accredited:
- 1) Firm top management commitment is restricted to occupational safety and health through written policies, objectives, programs and plans, and the measures taken for effective management.
 - 2) Determining the occupational risks and the measures of prevention and control them.
 - 3) The participation of workers and their representatives in aspects of occupational safety and health.
 - 4) Assessment of the general environment of the firms' worksites.
 - 5) Efficiency of workers and training on occupational safety and health for all categories of workers.
 - 6) Emergency prevention, preparedness and response.
 - 7) Inspection and investigation of work injuries, health impairments, diseases and accidents and their impacts to occupational safety and health.
 - 8) Medical services and examinations for employees.
 - 9) Monitoring, measuring and evaluating occupational safety and health.
 - 10) Management and documentation of the occupational safety and health system and program.
 - 11) The number of work injuries, the number of deaths resulting from them, their frequency in the firm, and the extent to which they are higher than their normal levels in the activity or sector in which the firm is listed.
 - 12) The severity and nature of the injuries that occur in the firm and the extent to which their numbers are higher than their normal levels in the activity or sector within which this firm is listed.

Article (14)

- A- The Corporation may specify and approve the documents and data required from the firm, in addition to approving any other documents submitted by the firm for the purpose of proving its commitment to applying the conditions and standards of occupational Safety and health.
- B- The Corporation may evaluate the work environment in the firm for the purposes of reconsidering the rate of contributions based on the firm's request.

Article (15)

- A- The work injuries and Occupational Safety and Health Administration in the Corporation shall ensure the extent of the firm's commitment to applying the conditions and standards of occupational health and safety and the availability of its tools in the workplace based on the evaluation and field inspection conducted or approved by the Corporation in accordance with the evaluation and inspection forms approved by the Council of Insurances. For this purpose, the Corporation forms teams of this administration, with the participation of other relevant authorities from inside or outside it, to set the grades and submit them to the Director General for approval in preparation for notifying the firm.
- B- Each member of the teams stipulated in Paragraph (A) of this Article shall receive a reward of (25) dinars for each evaluation and inspection task he/she performs, provided that this reward in all cases does not exceed (150) dinars per month.
- C- The work injury and Occupational safety and health administration shall notify the firm of its violation of the conditions and standards of occupational Safety and health in accordance with the notification principles stipulated in the Social Security Corporation Bylaw of insurance coverage.
- D- The firm may submit a request to re-evaluate the extent of its compliance to the conditions and standards of occupational safety and health within (90) days from the day following the date of notification. In the event that it does not submit this request, or if it is found out, through the re-evaluation based on its request, that it did not correct the violations mentioned in the first evaluation in whole or in part, then the contribution rates stipulated in Article (16) of this Bylaw will be increased.

Article (16)

- A- Despite the stipulated in Article (15) of this Bylaw, the Council may increase the contribution rate for work injury insurance without conducting a field inspection, in the event that the number of injuries and the increase in their severity and deaths resulting from them in the firm exceed their normal levels in the activity or sector within which the firm is listed.
- B- For the purposes of determining the rates of additional work injury insurance contributions resulting upon the firm as a result of its non-compliance to the terms and standards of occupational safety and health, the following levels shall be adopted:

Level	Grade	Grade
Normal	(80%)	0%
Sub-normal	From (50%) to less than (80%)	1%
Critical	Less than (50%)	2%

- C- The mechanism for evaluating firms shall be determined in accordance with the provisions of Paragraphs (A) and (B) of this Article and Paragraph (B) of Article (13) of this Bylaw in accordance with the principles issued by the board for this purpose.
- D- The rate of contributions to the firm shall be increased in accordance with the provisions of Paragraphs (A) and (B) of this Article by a decision of the board based on the recommendation of the Council of Insurances as of the beginning of the month following the issuance of the decision.
- E- The firm may submit a request to the Corporation to reconsider the prescribed increase on the work injury insurance contributions after a period of no less than nine months passing from the date of the issuance of the increased decision or from the date of submitting a request to reconsider it.
- F- The board may reconsider and amend the prescribed increase on the work injury insurance contributions for the firm in accordance with the provisions of this chapter after a period of (9) months, provided that this amendment shall enter into force as of the beginning of the month following the expiry of a period of (12) months from the date of the increase decision if the firm submitted the request during this period and from the date of submitting the application, if firm submits it after the expiry of this period.
- G- The Corporation may grant financial or in-kind incentives to firms or individuals who have achieved advanced ranks in the occupational safety and health award in accordance with the principles issued by the board for this purpose.

Article (17)

- A- The firm shall comply with the provisions of Article (57) of the Social Security Corporation's Bylaw of insurance coverage towards the occupational safety and health inspector.
- B- The occupational safety and health inspector, in addition to the tasks stipulated in Article (59) of the Social Security insurance coverage Bylaw, shall undertake the following duties:
 - 1- Verify the firm's compliance with the conditions and standards of occupational safety and health.
 - 2- Verify the extent of compliance of the firm and the insured with the instructions related to occupational safety and health.

Chapter Four

Maternity Insurance

Article (18)

A- The female insured shall be entitled to maternity leave in accordance with the periods specified in the Labor Law, and during that period an allowance shall be paid to her equivalent to her wage subject to deduction on the date of birth.

B- In order to pay maternity leave allowance to the female insured she must have contributed in maternity insurance in the last six months prior to her entitlement to the allowance, provided that the birth is proven by an official certificate stating that the fetus was born alive or was born dead.

C- For the purposes of fulfilling the conditions for entitlement to maternity leave allowance stipulated in Paragraph (A) of Article (44) of the law, the fraction of the month in which the birth occurred is considered a full month, and accrued contributions are collected for it.

D- The female insured shall continue to be covered by the provisions of the law during the period for which she is entitled to the maternity leave allowance, and her contribution may not be suspended for any reason, including stopping the activity of the firm or its official closure. The fraction of the last month in which the maternity leave ends is not considered a full month for the purposes of collecting the contributions accrued therefrom, except in the cases indicated in Article (15) of the SSC Bylaw of insurance coverage.

Article (19)

The director of the concerned branch administration shall issue the necessary decisions to implement the provisions of this chapter, and the Director General may grant this authority to any of the directors of the districts' directorates.

Chapter Five

Unemployment Insurance

Article (20)

The term Insurance wherever stipulated in this chapter shall mean (unemployment insurance).

Article (21)

The Corporation undertakes the following:

- A) Managing the insurance savings account.
- B) Collecting the financial resources stipulated in Article (48) of the law.
- C) Paying the unemployment allowance to the insured and settling his/her savings account in accordance with the provisions of Article (57) of the law.

Article (22)

A. For the insured to be entitled to the unemployment allowance, the following shall be fulfilled:

- 1- the number of his/her contributions in the provisions of the law is not less than (36) actual contributions before his/her eligibility date of unemployment allowance.
- 2- He/she must have at least one contribution to the insurance.
- 3- He must not have reached the age.
- 4- Applicability of the provisions of suspension of contribution to employers, self-employed and joint partners stipulated in Paragraph (E) of Article (41) of the Social Security Corporation insurance coverage Bylaw.
- 5- the insured shall submit the application while he/she is unemployed.

C- Unemployment allowance is paid on a monthly basis for the number of months to which the insured is entitled, month by month as of the date of eligibility commencement, provided that the reason for the payment is valid.

D- If the insured is entitled to an unemployment allowance in accordance with the provisions of Paragraph (A) of this article and he/she dies during the period for which this allowance is accrued, then the contributions for old-age, disability and death insurance stipulated in clause (3) of Paragraph (A) of Article (59) shall be deducted from his/her saving account for the period for which the unemployment allowance is accrued until the end of the month during which he/she died. In this case, his/her death shall be deemed to have occurred during his/her service covered by the provisions of the law.

Article (23)

A. Insurance revenues are considered a savings account for the insured, and his/her rights from this account are settled upon his/her final exclusion from the provisions of the law by entitlement to any of the following insurance rights:

- 1) Old-age pension or mandatory old-age pension.
- 2) Early retirement pension upon completion of age or in the event of death.
- 3) The pension for total permanent natural disability upon the issuance of the decision of the primary medical committee in the Corporation that there is no need to re-examine him/her, or in the event of completing age or death.
- 4) Disability pension resulting from a work injury in the event of the death of the pension holder or the completion of age without being entitled to any other pension.
- 5) Pension for natural death or death resulting from a work injury.
- 6) One-time lump sum compensation payable in accordance with the provisions of Article (70) of the law to the insured due to death or completion of age.

B. If the insured's savings account balance is debited upon settlement of his/her rights in accordance with the provisions of Paragraph (A) of this Article, the following procedures shall be followed:

- 1) Recover the amounts accrued from him/her from the retirement pension or the disability pension allocated to him/her, in one payment or in monthly instalments, according to the instalment authorities stipulated in Paragraph (D) of Article (53) of the Bylaw of Social Security Corporation insurance coverage.
- 2) Recovering the entire amounts accrued from him/her in the event that a lump-sum compensation is accrued, by deducting these amounts from the compensation or any other amounts belonging to him/her if these amounts are more than the accrued compensation

Article (24)

The director of the concerned branch administration shall issue the necessary decisions to execute the provisions of this chapter, and the Director General may grant this authority to any of the directors General of the districts' directorates.

Chapter Six

lump sum Compensation

Article (25)

- A- The lump-sum compensation is paid to the insured or to the beneficiaries, as the case may be, in accordance with the provisions of Paragraph (A) of Article (70) of the law in the following cases, and for this purpose, the fraction of the month is considered a full month, and contributions are paid for that month:
- 1- The death of the insured during his/her service covered by the provisions of the law without completing the necessary contribution period to obtain the natural death pension.
 - 2- The termination of the service of the insured covered by the provisions of the law and proving his/her partial or total permanent natural disability during the service without fulfilling the necessary conditions for obtaining the disability pension.
 - 3- The insured person has completed or exceeded the age during his/her service covered by the provisions of the law and his/her service has ended without completing the contribution period necessary to obtain an old-age pension.
- B- The lump-sum compensation for the insured or his/her beneficiaries is calculated in accordance with the provisions of Paragraph (A) of this Article as follows:
- 1) Multiply the number of contributions by (15%) of the average monthly wage for the last (24) contributions, or by (15%) of the average monthly wage for the number of contributions if it is less than (24) contributions.
 - 2) The amounts paid shall be returned to the insured or his/her survivors in return for adding the previous service periods that the insured had paid before the provisions of the law being enforced
- C- Funeral expenses shall be disbursed if the insured is entitled to a lump-sum compensation in accordance with Sub-paragraph (1) of Paragraph (A) of this Article in accordance with the s board's decision issued in this regard.
- D- For the payment of a lump-sum compensation to a non-Jordanian insured for any of the reasons stipulated in this article, with the exception of death, the Corporation shall be provided with a no-objection issued by the Ministry of Labour or any other official body specialised in the labour affairs of non-Jordanians.

Article (26)

- A- A lump-sum compensation shall be paid to the insured at his/her request or the request of his/her beneficiaries in accordance with the provisions of Paragraph (B) of Article (70) of the law in the following cases, provided that the reason for disbursement exists when applying for it:

- 1) Coverage of the Jordanian insured with the provisions of the Military or Civil Retirement Law, including the retirement of municipalities and Greater Amman Municipality.
 - 2) Termination of the service of the Jordanian insured and his/her acquisition of another nationality or his/her loss of Jordanian nationality.
 - 3) Termination of the service of the married Jordanian female insured and being devoted to family affairs.
 - 4) Termination of the service of the widowed or divorced Jordanian, female insured and being devoted to family affairs.
 - 5) Termination of the service of the insured and sentencing him/her to imprisonment for a period of no less than two years, and the judgement acquiring the irrevocable condition
 - 6) Termination of the service of the non-Jordanian insured.
 - 7) The death of the insured outside his/her service covered by the provisions of the law.
 - 8) Proving applicability of the permanent natural disability condition to the insured, whether it was wholly or partially outside his/her service covered by the provisions of the law.
 - 9) The insured person has completed the age outside his/her service covered by the provisions of the law without completing the period required for entitlement to the old-age pension.
 - 10) Termination of The service of the single female insured and the completion of the forty years of age.
 - 11) Termination of the service of the insured male who has completed the age of fifty-five and the insured female who has completed the age of fifty, provided that their contributions do not exceed (83) and that they have ceased to be covered for a period of not less than (36) months.
 - 12) Termination of the service of the Jordanian insured who received a pension under the Civil or the Military Retirement Law or any applicable pension Bylaw, provided that the number of his/her contributions is less than (120) and that his/her age is not less than (50) years.
 - 13) termination of the service of the Jordanian insured and joining a university with the aim of obtaining a first university degree (Bachelor), provided that his/her age does not exceed twenty-five years.
- B- The lump-sum compensation for the insured or his/her beneficiaries is calculated in accordance with the provisions of Paragraph (A) of this Article according to the following rates:
- 1- (10%) of the total wage subject to deduction if the number of contributions is (120) or less.
 - 2- (12%) of the total wage subject to deduction if the number of contributions exceeds (120) and is less than (216).
 - 3- (15%) of the total wage subject to deduction if the number of contributions is not less than (216).

- C- In the event that a lump-sum compensation is entitled, the paid amounts shall be returned to the insured or his/her survivors in return for adding the previous service periods that the insured had paid before the provisions of the law being enforced.
- D- It is conditioned for the payment of a lump-sum compensation to a non-Jordanian insured for any of the reasons stipulated in this article, with the exception of death, to provide the corporation with a no-objection certificate issued by the Ministry of Labor or any other official body specialised in the labour affairs of non-Jordanians.

Article (27)

- A- The Jordanian insured shall be paid a lump-sum compensation for the second time for his/her subsequent contribution period, provided that the reason for the disbursement changes, and that the number of his/her subsequent contributions is not less than (60), including the periods of the insured's participation in voluntary contribution.
- B- The non-Jordanian insured shall be paid a lump-sum compensation for the second time for his/her subsequent contribution period for any of the reasons for the disbursement, provided that the number of his/her subsequent contributions is not less than (24).
- C- In all cases, a lump-sum compensation shall be paid to the insured for the last time in the event of his/her death, completion of age or exceeding it during or outside service without fulfilling the conditions for entitlement to any retirement or disability pension.

Article (28)

The insured may cancel the application submitted by him/her to pay the lump-sum compensation before receiving the check or cashing it from the bank.

Article (29)

- A- A female insured who received a maternity leave allowance may not request the payment of a lump-sum compensation in accordance with the provisions of Paragraph (B) of Article (70) of the law, unless the period of her contributions prior to maternity leave was not less than (12) contributions.
- B- The provisions of Paragraph (A) of this Article shall not apply to the female insured who reverts to being covered by the provisions of the law after receiving the maternity leave allowance.

Article (30)

In the event that the insured is entitled to a lump-sum compensation for any reason and has voluntary contribution periods, then the lump-sum compensation is calculated as follows:

- A- In accordance with the provisions of Paragraphs (A) and (B) of Article (70) of the Law regarding mandatory contribution periods.
- B- The contributions paid for voluntary contribution shall be returned as they are to the insured or his/her survivors. These contributions are not included for the purposes of calculating the exchange rates stipulated in this chapter.

Article (31)

A- If the insured died before submitting a lump-sum compensation application, or died after submitting it and before delivering or cashing the check, then the entitlements of the insured shall be transferred to the Sharia or Ecclesiastical court (inheritances) as the case may be, in addition to the following:

- 1- Amounts paid in return for adding the previous service periods that the insured had paid.
- 2- Amounts paid for voluntary contribution.
- 3- Old-age, disability and death insurance contributions returned in accordance with the provisions of Article (25) of the Corporation's insurance coverage Bylaw.
- 4- The credit balance of the savings account for unemployment whose value exceeds ten dinars.

B- If the insured is entitled to a lump-sum compensation accrued to death outside or during his/her service covered by the provisions of the law without completing the required period for entitlement to the retirement pension, then the lump-sum compensation shall be distributed in accordance with Table No. (4) attached to the law to the eligible survivors stipulated in the inheritance deed issued by the Sharia or Ecclesiastical court as appropriate.

C- The amounts accrued from the credit balance of the unemployment savings account shall be credited in the trust account if their value does not exceed ten dinars.

D- If the savings account balance is debited, it shall be paid according to the following:

- 1) Deduction of the value of the debit balance from the amount of the lump-sum compensation before transferring it to the Sharia or Ecclesiastical court.
- 2) Deduction of the value of the debit balance from the amount accrued from the amount of compensation to the survivors stipulated in the inheritance deed, which is calculated according to Table No. (4) attached to the law.
- 3) If the insured's indebtedness exceeds the value of the amounts owed to the survivors, then all these amounts are transferred to pay his/her debts, and the survivors are referred to with the value of the remaining amounts and in proportion to the inheritance.

E- In order to pay the accrued share of the lump-sum compensation to the brothers and sisters, the absence of a widow, widower, sons, daughters, or parents is required, along with a proof of the insured's dependency for the brothers and sisters under a dependence deed issued by the Sharia or Ecclesiastical court, as appropriate.

Article (32)

- A) The insured who has paid a lump-sum compensation in accordance with the provisions of Article (26) of this Bylaw and has been covered again by the provisions of the law may return to the Corporation the full amount of compensation paid to him/her by it plus an interest of (5%) annually, whether the return took place during his/her covered service or thereafter, if he/she wishes to add the previous contribution period for the purposes of calculating the retirement pension or disability pension, and his/her rights are settled for the entire period of his/her contribution, and the beneficiaries may return this compensation in accordance with the provisions of this Paragraph, and in all cases, this period should not have been calculated for the purposes of civil retirement.
- B) Despite the stipulated in Paragraph (A) of Article (26) of this Bylaw, if the insured received a pension under the civil or military retirement law and had a period covered by the provisions of the law that was calculated for the purposes of obtaining this pension, then he/she may receive a lump-sum compensation.
- C) In the event that two-thirds of the service of the insured for whom the lump-sum compensation was paid is calculated for the purposes of civil or military retirement and was covered again by the provisions of the law, he/she may in this case return to the Corporation one-third of the amount of compensation for the contribution period of which two-thirds were calculated for the purposes of civil or military retirement, in addition to an interest at the rate of (5%) annually, and one-third of the actual service contribution period is approved for the purposes of calculating it in the retirement or disability pension allocated in accordance with the provisions of the law.
- D) If the insured returned to being covered again by the provisions of the law and refunded the lump-sum compensation and then left the scope of its provisions without completing the conditions for entitlement to retirement or disability pension after refunding the compensation, then his/her rights will be settled according to the following:
- 1- The insured person or his/her beneficiaries shall be refunded the amounts and the interest he/she paid in return for the -lump-sum compensation as they are.
 - 2- The lump-sum compensation for the subsequent contribution period shall be paid in accordance with the provisions of Articles (25) or (26) of this Law, as appropriate, after completing the conditions set forth in Article (27) of this Bylaw.
- E) An insured person who has paid the lump-sum compensation in accordance with the provisions of Article (70) of the law may not return to coverage with its provisions after completing the age in the event that he/she did not have subsequent contribution periods for the disbursement before he/she completed the age.

Article (33)

The insured or his/her beneficiaries for whom a lump-sum compensation has been paid and has been covered again by the provisions of the law and who is subsequently entitled to a disability pension arising from a work injury or a death pension arising from a work injury shall return the lump-sum compensation that was paid to him/her for the previous contributions periods for his entitlement of a disability or retirement pension according to the following:

- A- The lump-sum compensation shall be returned with interest at the rate of (5%) annually in the event the insured wishes to calculate the contribution period spent for the purposes of entitlement to any retirement or disability pension, or without interest in the event he/she does not wish to do so.
- B- A lump-sum compensation without interest shall be returned to the beneficiaries in the event that the work injury resulted in the death of the insured.

Article (34)

The director of the concerned branch administration shall issue the necessary decisions to implement the provisions of this chapter, and the Director General may grant this authority to any of the directors of the districts' directorates.

Chapter Seven

Early Retirement Pension

Article (35)

A- An insured person whose service has been terminated for any reason may submit a request to allocate an early retirement pension if any of the following conditions apply to him/her:

- 1) He must have completed the age of at least (50) and his contributions have reached at least (252) actual contributions for males and (228) actual contributions for females.
- 2) He/she must have completed the age of at least (45) years, and his/her contribution should have reached at least (300) actual one.
- 3) He/she has completed the age of at least (45) and his/her contributions have reached at least (228) actual contributions for the male and (192) actual contributions for the female, and that is for the insured who had completed the age of (45) and did not complete (216) actual contributions for males and (180) actual contributions for females before the date of 01/03/2014.
- 4) He/she has completed the age of at least (46) and his/her contributions have reached at least (228) actual contributions for the male and (192) actual contributions for the female, and that is for the insured who had completed the age of (44) and did not complete (216) actual contributions for males and (180) actual contributions for females before the date of 01/03/2014.
- 5) He/she has completed the age of at least (47) and his/her contributions have reached at least (240) actual contributions for the male and (204) actual contributions for the female, and that is for the insured who had completed the age of (43) and did not complete (216) actual contributions for males and (180) actual contributions for females before the date of 01/03/2014.
- 6) He/she has completed the age of at least (48) and his/her contributions have reached at least (252) actual contributions for the male and (216) actual contributions for the female, and that is for the insured who had completed the age of (42) and did not complete (216) actual contributions for males and (180) actual contributions for females before the date of 01/03/2014.
- 7) To be a worker in one of the hazardous professions listed in the table attached to this Bylaw and have completed the age of at least (45) and his contributions reached at least (216) actual contributions for males and (180) actual contributions for females, including at least (60) contributions in hazardous professions during the previous ten years based on his/her request to allocate this pension.

B- The early retirement pension allocated to the cases stipulated in Paragraph (A) of this Article is calculated in accordance with the provisions of Paragraph (D) of Article (64) of the law. Upon completion of the retirement age or upon death, this pension shall be increased by another (20) dinars.

Article (36)

- A- Despite the stipulated in Paragraph (A) of Article (35) of this Law, the insured whose service has been terminated for any reason may apply for the allocation of early retirement pension if he/she has completed the age of at least (45), provided that his/her actual contributions have reached at least (216) for males and (180) for females prior to 1/3/2014.
- B- The early retirement pension allocated to the case stipulated in Paragraph (A) of this article is calculated in accordance with the provisions of Paragraph (G) of article (64) of the law.

Article (37)

Eligible survivors of the insured who died outside his/her service covered by the provisions of the law and who fulfilled the conditions for entitlement to the early retirement pension may apply in the name of their legator with a request for entitlement to this pension so that the pension is allocated and distributed as of the beginning of the month in which they submitted this request, provided that the rights of the insured have not been settled by the payment of a lump-sum compensation for all periods of his/her contribution before death.

Article (38)

Subject to the provisions of Paragraph (E) of Article (64) of the law, if the insured or his/her beneficiaries returned the lump-sum compensation in accordance with the provisions of Article (32) of this Bylaw, the insured shall be entitled to an early retirement pension according to the following:

- A- As of the beginning of the month in which the request for pension allocation was submitted, if the lump-sum compensation was refunded before submitting this request.
- B- As of the day following the refund of the lump-sum compensation, if the refund is made after submitting the pension allocation request, if the previous contribution period for which the lump-sum compensation was paid completes the period required for entitlement to this pension.
- C- As of the beginning of the month in which the pension allocation application was submitted, if the subsequent contribution period for the payment of lump-sum compensation is sufficient for the entitlement of the pension, and this pension is recalculated as of the day following the refunding if the refunding is made after submitting the application, provided that the refunding takes place before allocating the early retirement pension

Article (39)

- A- The insured's application to allocate an early retirement pension shall be considered cancelled if he/she returns to a job covered by the provisions of the law during the same month in which he/she submitted the application.
- B- The insured may cancel his/her application to allocate the early retirement pension in writing upon or before he/she is notified of the decision to allocate the pension.

Article (40)

- A- The holder of a non-Jordanian early retirement pension does not have the right to combine this pension and his/her wage from any work covered by the provisions of the law. And in case of returning to a job that is covered by the provisions of the law, then the below procedures shall be followed:
 - 1- Early retirement pension shall be suspended as of the beginning of the month in which he/she returned to work.
 - 2- Shall be covered in the provisions of the law as of the date of coverage in it in accordance with the provisions of the law and the Bylaws issued pursuant thereto.
 - 3- The sums that were unduly disbursed to the holder of the early retirement pension shall be refunded in addition to a fine of (9%) annually, calculated from the beginning of the month following obtaining those amounts to the date of their refund to the Corporation.
 - 4- A fine of (30%) is calculated on the firm from the total wages it paid to the holder of the early retirement pension during the period of his/her work with it in the event that the firm did not or was late in informing the Corporation of the pension holder's joining work for it, and the fine is calculated from the beginning of the month in which he/she joined work until the date of the Corporation's knowledge of this or to the date of leaving work.
 - 5- In the event that the holder of the early retirement pension leaves work, the early retirement pension shall be repaid to him/her as it is from the beginning of the month following the end of the service, and period of subsequent contribution shall not be added to the previous contribution period except upon completing age or in case of death occurrence.
- B- 1- The holder of a Jordanian early retirement pension has the right to combine his/her wage from any work covered by the provisions of the law and a rate of the basic early retirement pension accrued to him in accordance with Table No. (7) attached to the law, provided that:

- a) He/she has not returned to work covered by the provisions of the law for a period of no less than (24) months and continuously from the date of his/her entitlement to this pension.
- b) He/she shall not return to work in any of the firms in which he/she worked during the last thirty-six contributions prior to his/her entitlement to this pension.
- c) That the insured to whom the early retirement pension was allocated in accordance with the provisions of Paragraph (C) of Article (64) of the law shall not return to work in a hazardous profession.
- d) To return to coverage in the provisions of the law in the event of his/her return to work.

2-In case the holder of the Jordanian early retirement pension returns to a job covered by the provisions of the law, and the conditions set forth in Sub-paragraph (1) of this Paragraph apply to his/her condition, then the following procedures shall be followed:

- a) Shall be covered by the provisions of the law from the date he/she shall be covered, in accordance with the provisions of the law and the Bylaws issued pursuant thereto.
- b) A rate of the basic early retirement pension accrued to him/her will be disbursed in accordance with Table No. (7) attached to the law.
- c) Amounts unduly disbursed to the holder of the early retirement pension shall be refunded in addition to a fine of (9%) annually, calculated from the beginning of the month following the receipt of these amounts until the date of refunding to the Corporation.
- d) A fine of (30%) of the total wages paid to the holder of the early retirement pension during the period of his/her work for it, shall be calculated upon the firm in the event that the firm did not or was late in notifying the Corporation of the pension holder's working for it, and the fine is calculated from the beginning of the month in which he/she joined work until the date the Corporation became aware of it, or until the date he/she left the job.
- e) In the event that the holder of the early retirement pension leaves work, then the early retirement pension shall be repaid to him/her as it is, from the beginning of the month following the end of the service, and the pension shall not be recalculated except upon completion of age or in the event of death.
- f) In the event that the Jordanian holder of the early retirement pension returns to work covered by the provisions of the law and none of the conditions set forth in Sub-paragraph (1) of this Paragraph are applicable to him/her, then the payment of the early retirement pension accrued to him/her shall be suspended as of the beginning of the month in which he/she returned to work and the same procedures set forth in Paragraph (A) of this article shall be followed.

- C- For the purposes of applying the provisions of this Article, the last date for allocating or recalculating the early retirement pension shall be considered. When recalculating the early retirement pension, his/her subsequent contribution period shall be added to his/her previous one, and the reduction rate corresponding to the age stipulated in the law under which the pension was calculated shall be considered, and for this purpose, the insured's age shall be determined calculated on the basis of his age from the date specified in this Paragraph, in addition to the subsequent contribution periods calculated in years, and in all cases, the new retirement pension allocated to him/her shall not be less than the retirement pension allocated previously.
- D- Despite the stipulated in Sub-paragraph (5) of Paragraph (A) and Paragraph (E) of Sub-paragraph (2) of Paragraph (B) of this Article, if the service of the early retirement pension holder ends with the work he/she was returned to due to a proven disability or occurrence of death and his/her subsequent contribution period was qualifying him/her to obtain another insurance benefit, so his/her rights are settled according to the following procedures:
- 1- If he/she died during his/her service covered by the provisions of the law and his/her contribution period following his/her entitlement to the early retirement pension was qualifying him/her to obtain the natural death pension, and in this case the natural death pension shall be calculated for the subsequent period and the early retirement pension shall be recalculated by adding his/her subsequent contribution period to the previous contribution period, and the highest pension is allocated to him/her, and it is distributed among the eligible survivors.
 - 2- In the event that permanent total or partial natural disability is proven during his/her service and his/her subsequent contribution period on the early retirement pension entitlement qualifies him/her to obtain permanent total or partial natural disability pension, in this case the disability pension shall be calculated for the subsequent period and the early retirement pension shall be recalculated by adding his/her subsequent contribution period to his/her previous one, and the highest pension shall be allocated to him/her.
 - 3- In the event of death due to a work injury, then the death pension arising from the work injury shall be calculated and the early retirement pension shall be recalculated by adding his/her subsequent contribution period to his/her previous one, and the highest pension shall be allocated to him/her.

Article (41)

The provisions of Article (40) of this Bylaw shall apply to the holder of the early retirement pension to whom this pension was allocated before the date of 1/3/2014, in the event that he/she returns to a work covered by the provisions of the law.

Article (42)

- A- A non-Jordanian insured entitled to an early retirement pension may request the replacement of this pension with a lump-sum compensation in accordance with the provisions of Article (104) of the law on the date of allocating the pension.
- B- Beneficiaries of the survivors of a non-Jordanian early retirement pension holder, have the right jointly and when distributing the pension amongst them, to request the replacement of this pension with a lump-sum compensation in accordance with the provisions of Article (104) of the law.

Article (43)

The director of the pension Administration and the Director of the Branch Administration shall issue the necessary decisions to implement the provisions of this chapter, each according to his/her competence in accordance with the provisions of this Bylaw.

Chapter Eight

Workers in Hazardous Professions

Article (44)

A- Hazardous professions are defined according to the following bases:

- 1- Harm to the health of the insured worker, which limits his/her ability to work with ageing, and a physical deterioration in performance, which reduces his/her efficiency in practising this profession.
- 2- Exceptional working conditions in which the insured is exposed during his/her work to occupational risks for no less than (50%) of the working time and which do not allow the elderly to continue practising them, such as physiological abilities and muscular effort as a result of repetitive monotonous movements, carrying heavy weights, working in closed or confined places, or working in high or low temperatures.
- 3- The increasing exposure of the insured's life to hazards with ageing, despite the application of occupational safety and health conditions and standards.

B- The professions stipulated in the table attached to this Bylaw are considered hazardous, regardless of the economic sector in which the firm in which the insured works falls, provided that the title and job description in the firm are consistent with what is stipulated in the table.

2-In all cases, administrative and supervisory professions are not considered as hazardous professions for the purposes of implementing this Bylaw.

C- The Council of Ministers, upon the recommendation of the board based on the recommendation of a committee formed by the Director General for this purpose, may conduct any amendment to the table attached to this Bylaw

Article (45)

The firm shall commit to providing the Corporation with the names of the insured persons working for it in the hazardous professions listed in the table of hazardous professions attached to this Bylaw, their professions and their wages, on the forms designated for this purpose.

Chapter Nine

Old-age pension and mandatory

Old-age pension

Article (46)

A- For the insured to be entitled to an old-age pension, the following are required:

- 1) The insured must complete the age.
- 2) His/her contribution period under the provisions of the law shall not be less than (180), of which (84) actual contributions.

B- The old-age pension is calculated in accordance with the provisions of Paragraphs (B), (C) and (D) of Article (62) of the law, and this pension is increased (40) dinars when allocated.

Article (47)

Despite the stipulated in Paragraph (B) of Article (46) of this Bylaw, the old-age pension is calculated in accordance with the provisions of Paragraph (E) of Article (62) of the law for each of the following:

- A) The insured who has completed the age and the number of his/her contributions reached (180) at least, of which (60) are actual contributions until the date of 1/3/2014.
- B) The male insured who has completed at least (216) actual contributions, or the female insured who has completed at least (180) actual contributions before the date of 1/3/2014.

Article (48)

For the purposes of completing the period required for entitlement to the old-age pension for the insured who has completed the age, any of the following procedures shall be followed:

- A) The firm is obligated to continue to cover the insured with the provisions of the law if he/she continues to work for it, or employs him/her after he/she reaches the age until he/she completes the period required for entitlement to the old-age pension.
- B) The insured who left work for completing or exceeding his/her age and has not completed the period required for entitlement to an old-age pension has the right to any of the following
 - 1- Continuing to be covered by the provisions of the law by voluntary contribution for the Jordanian insured, for the purpose of completing the period required for entitlement to the old-age pension.

- 2- Request to add the necessary period for the purposes of enabling him/her to complete the period required for entitlement to this pension , provided that his/her contribution period is not less than (84) actual contributions, in return for an amount calculated according to Table No. (3) attached to the law and on the basis of his/her last monthly wage subject to deduction or on the basis of the minimum wage approved on the date of submitting the application in accordance with the Labour Law, if his/her wage is less than this limit.

Article (49)

The old-age pension shall be allocated as of:

- A) The beginning of the month in which the service was terminated or the deduction was stopped if the insured had completed or exceeded the age during his/her service covered by the provisions of the law.
- B) The day on which he/she completed the age outside his/her service covered by the provisions of the law.
- C) The day following the payment of the full amounts accrued in return for adding the period required for entitlement to the old-age pension in cash or by using the balance of the savings account in accordance with the provisions of Paragraph (B) of Article (65) of the law, or both together.

Article (50)

In case the insured or his/her beneficiaries refunded the lump-sum compensation in accordance with the provisions of Article (32) of this Bylaw, the insured shall be entitled to an old-age pension as of:

- A) The date of pension entitlement in accordance with the provisions of Article (49) of this Bylaw, if the lump-sum compensation is refunded before completing the pension entitlement conditions.
- B) The day following the refunding of the lump-sum compensation if the compensation is returned after the end of the service or the deduction is stopped, if the previous contribution period for which the lump-sum compensation was paid completes the period required for entitlement to this pension.

- C) The date of pension entitlement in accordance with the provisions of Article (49) of this Bylaw, if the subsequent contributions period for the payment of the lump-sum compensation is sufficient for the entitlement of the pension and the pension y shall be recalculated as of the day following the refunding of compensation if the refunding takes place after fulfilling the conditions for entitlement to the pension, provided that the refunding takes place before the decision to allocate an old-age pension is issued.
- D) The beginning of the month in which he/she completed the period required for entitlement to the old-age pension, if the lump-sum compensation was refunded before completing the period required for the entitlement of the pension.

Article (51)

The insured who was previously paid a lump-sum compensation and returned again to the coverage within the provisions of the law and has completed or exceeded the age and his/her subsequent contribution period was not sufficient to entitle him/her to an old-age pension, may choose between refunding the lump-sum compensation in accordance with the provisions of Article (32) of this Bylaw or adding the necessary period for the purposes of completing the period required for entitlement to this pension in accordance with the provisions of Sub-paragraph (2) of Paragraph (B) of Article (48) of this Bylaw, or both, if the period for which the compensation was paid was not sufficient to complete the period required for entitlement to an old-age pension.

Article (52)

- A) For the purposes of implementing the provisions of Paragraph (C) of Article (63) of the law, the insured shall continue to be covered by the provisions of the law in any of the following cases:
- 1- Voluntary contribution under the provisions of the law for the purposes of increasing the old-age pension within a period not exceeding (6) months from the date of completing the age, and in this case, his/her voluntary contribution shall be considered as from the beginning of the month in which he/she completed the age or from the beginning of the month in which he/she ceased to continuing to be covered by the provisions of the law after fulfilling the conditions for entitlement to the old-age pension.
 - 2- Continuing to pay the amounts accrued from him/her if he/she is voluntarily contributed and not applying for stopping the voluntary contribution.

- 3- Coverage through the firm that he/she continued to work for or was employed for within a period not exceeding (6) months from the date of completing the age, provided that the firm or firms through which he/she is covered under the provisions of the law notify the Corporation in an official letter from each of them containing the approval of his/her continuation in coverage in the provisions of the law for the purposes of increasing the old-age pension, prior to the issuance of the decision to allocate the pension.
- B) In case the insured continues to be covered by the provisions of the law in accordance with the stipulated in Paragraph (A) of this Article, his/her contribution periods shall be approved until the beginning of the month in which he/she ceases to continue to be covered.
- C) The mandatory old-age pension for the insured to whom the provisions of Paragraph (E) of Article (62) of the law apply is calculated in accordance with the calculation ratios mentioned in Table No. (6) attached to the law and the calculation rules stipulated in Paragraph (E) of Article (62) of the law; whereas the allocated pension without the remuneration does not exceed (75%) of the average wage on the basis of which the pension was calculated.
- D) The mandatory old-age pension for the insured to whom the provisions of Paragraphs (A), (B), (C) and (D) of Article (62) of the law apply, is calculated according to the calculation ratios mentioned in Table No. (6) attached to the law and the rules of calculation stipulated in the same Paragraphs mentioned in this Paragraph and without any maximum for the pension allocated to him/her based on the provisions of Paragraph (B) of Article (91) of the law.
- E) The insured who continues to be covered by the provisions of the law in accordance with the stipulated in Paragraph (A) of this article shall be considered covered by all the insurances applied according to the provisions of the law, and in case he/she is entitled to any retirement pension or disability pension after completing the age, then the old-age pension, the retirement pension and the accrued disability pension shall be calculated after fulfilling the conditions for entitlement to the old-age pension and the higher pension is allocated. In case the old-age pension equals the accrued one after completing the age; then the old-age pension is allocated and the contribution periods of the insured following his/her completion of the age shall be annulled while returning the contributions for these periods for all insurances except for the work injury insurance ones.

Article (53)

- A- The insured may cancel the written application to allocate an old-age pension upon or before he/she is notified of the decision to allocate the pension.
- B- The insured who has been allocated an old-age pension or a mandatory old-age pension may not return to being covered by the provisions of the law.

Article (54)

The non-Jordanian insured who is entitled to the old-age pension or the mandatory old-age pension has the right to request the replacement of this pension when it is allocated with a lump-sum compensation in accordance with the provisions of Article (104) of the law. And in case of the death of the pensioner, the beneficiaries of his/her survivors collectively, when distributing the pension, have the right to request the replacement of this pension with a lump-sum compensation.

Article (55)

The director of the pension Administration shall issue the necessary decisions to implement the provisions of this chapter.

Chapter Ten

Dependency

Article (56)

For the purposes of this chapter, the following two expressions wherever mentioned herein shall bear the meanings dedicated for them below unless otherwise is required by the context: Retirement Pension: Early retirement pension, old-age pension, or mandatory old-age pension. Dependency increase: the rates of the increase that is added to the retirement pension for the persons whom the pensioner supports in accordance with the provisions of the law.

Article (57)

A- Dependents mean, the family members of the pensioner mentioned below who meet the conditions set forth in this chapter:

- 1) Husband, wife or wives.
- 2) Sons and daughters.
- 3) The father and the mother.
- 4) Brothers and sisters.

B- The holder of the retirement pension is entitled to a dependency increase for three dependents as a maximum, and the increase is disbursed in any of the following cases

- 1) Single, widowed and divorced daughters.
- 2) Male sons whose age does not exceed (23) years, with the exception of completely disabled sons who are supported by the pensioner regardless of their age, and their disability is proven at any time by virtue of a decision of the medical reference in the Corporation.
- 3) The father and mother whom he/she supports, provided that the dependency is proven by virtue of a dependency deed issued by the Sharia court or the Ecclesiastical court, as the case may be.
- 4) Brothers and sisters whom he/she supports in accordance with the special conditions for sons and daughters stipulated in Sub-paragraphs (1) and (2) of this Paragraph, provided that the support is proven by virtue of a dependency deed issued by the Sharia court or the Ecclesiastical court, as the case may be.
- 5) The husband of the pensioner whom she supports. In this case, the pensioner is considered a breadwinner for her sons and daughters who meet the conditions set forth in Sub-paragraphs (1) and (2) of this Paragraph, in addition to the fulfilment of the following conditions in the husband:

- a- Prove to be supported by his wife by virtue of a dependency deed issued by the Sharia court or the Ecclesiastical court, as the case may be.
- b- Prove complete disability by virtue of a decision issued by the medical reference in the Corporation, with the exception of those who have reached the age of (70).
- 6) The children of the widowed pensioner, the wife of the missing or the absent husband or divorced wife in the event of the death of her ex-husband, whom she supports, provided that the support is proven by virtue of a dependency deed issued by the Sharia court or the Ecclesiastical court, as the case may be and in accordance with the conditions set forth in Sub-paragraphs (1) and (2) of this Paragraph to them.
- 7) Despite the stipulated in clause (6) of this Paragraph, the Director General, upon the recommendation of the assistant, may grant a dependency increase to the divorced pensioner for her sons and daughters whom she supports, even if her divorced is still alive, in accordance with the principles issued by the board for this purpose.

Article (58)

In order to grant dependency increase to any of the dependents mentioned in Article (57) of this Bylaw, the following conditions shall be fulfilled:

- A) Having no other pensioner who receives a dependency increase for the dependent, and in this case it is not permissible to request the transfer of dependency from one pensioner to another.
- B) Dependent not receiving wages from work, income from a profession, retirement pension, or disability pension in accordance with the retirement pension laws in force, with the exception of the wife or wives, and the share of the pension that is paid to the beneficiaries is not considered a retirement pension.

Article (59)

- a) The dependency increase for the pensioner shall be disbursed to the dependents whom he/she supports when the pension becomes accrued, in accordance with the conditions set forth in this chapter.
- b) In the event of adding a new dependent after the date of entitlement to the pension, the dependency increase shall be disbursed as of the date on which he/she fulfils the conditions of dependency.

- c) Despite the stipulated in Paragraphs (A) and (B) of this Article, the dependency increase for the pensioner shall be paid to the dependents mentioned in Sub-paragraphs (3-7) of Paragraph (B) of Article (57) of this Bylaw as of the beginning of the month in which the dependency deed was issued by the competent court.
- d) Payment of the dependency increase to the pensioner for any of the dependents shall be suspended if any of the conditions for granting the dependency increase mentioned in this chapter is not fulfilled, provided that this increase shall be re-disbursed as of the beginning of the month following the month in which he/she becomes a dependent again.

Article (60)

- A- The Corporation may verify the conditions of the pensioner's entitlement to a dependency increase in any way it deems appropriate.
- B- The director of the pension Administration shall issue the necessary decisions to implement the provisions of this chapter

Chapter Eleven

Total Permanent Natural Disability
Pension and Partial Permanent Natural
Disability Pension

Article (61)

- A- The total permanent natural disability pension shall be allocated in accordance with the conditions and the mechanism for calculating the pension stipulated in Paragraphs (A), (B) and (C) of Article (67) of the law, and this pension is increased by (40) dinars when it is allocated.
- B- The partial permanent natural disability pension shall be allocated according to the conditions and the mechanism for calculating the pension stipulated in Paragraphs (A), (B) and (D) of Article (67) of the law, and this pension is increased by (40) dinars when it is allocated.
- C- For the purposes of applying the provisions of Paragraphs (A) and (B) of this Article, it is required for the insured to submit a pension allocation application provided that his/her contribution period for which his/her rights have not been settled should be not less than (60) contributions, including (24) continuous ones.
- D- If the insured submits an application to allocate a disability pension and fails to refer to the medical reference at the Corporation for a period exceeding six months, then the application shall be considered cancelled unless he/she submits a legitimate excuse that prevents him/her from visiting the Corporation during the period of his/her interruption that is accepted by the primary medical committee concerned with disability if it is for health reasons, or approved by the primary Rights' Settlement Committee if it is for other reasons.

Article (62)

If the insured dies after the end of his/her service, then the eligible survivors have the right to submit in the name of their legator an application to allocate the total permanent natural disability pension or the partial permanent natural disability pension in accordance with the conditions set forth in Paragraphs (A) and (B) of Article (67) of the law.

Article (63)

- A) The insured who works in the private sector or the insured who works in the public sector and the termination of his/her services for health reasons does not require to be presented to the governmental higher medical committee, shall submit to the Corporation an application for examination by the primary medical committee while he/she is on the job to indicate whether the concept of total permanent natural disability applies to him/ her, only twice during the period covered by the provisions of the law.

- B) The medical reference in the Corporation is the authority concerned of issuing a recommendation to the concerned reference to terminate the services of public employees covered by the provisions of the law after being referred to it by the Governmental Higher Medical Committee for the purposes of entitlement to a total permanent natural disability pension or a partial permanent natural disability pension.
- C) In order for the insured to submit an application to be examined by the primary medical committee in the Corporation while he/she is on the job, or to be transferred to it by the governmental higher medical committee, it is conditioned that his/her contribution period for which his/her rights have not been settled shall be not less than (61) actual contributions, of which (24) are continuous ones.
- D) The Corporation is obligated to implement the decisions of the medical reference issued in accordance with the provisions of Paragraphs (A) and (B) of this article, provided that the service of the insured is terminated within a period not exceeding six months from the date of issuance of the decision.

Article (64)

- A) The total permanent natural disability pension or the partial permanent natural disability pension shall be allocated as of the beginning of the month in which the service of the insured was terminated or the participation in the voluntary contribution was stopped, and the fraction of the month shall be considered a full month, while the contributions for this month shall be collected in this case.
- B) If the insured or his/her beneficiaries refunded the lump-sum compensation in accordance with the provisions of Article (32) of this Bylaw, then the insured shall be entitled to a total permanent natural disability pension or a partial permanent natural disability pension as of:
 - 1- The beginning of the month in which the service of the insured terminated, if the lump-sum compensation was refunded before the end of his/her service covered by the provisions of the law.
 - 2- The day following the refund of the lump-sum compensation if the compensation is refunded after the end of the service, if the previous contribution period for which the lump-sum compensation was paid completes the period required for entitlement to this pension.
 - 3- The beginning of the month in which the service of the insured ended, if the subsequent contribution period for the payment of the lump-sum compensation was sufficient for the entitlement of the pension, and this pension shall be recalculated as of the day following the refund of compensation if the refunding took place after the end of his/her services, provided that the refunding takes place before the issuance of the decision to allocate the disability pension.

Article (65)

- A) The holder of a partial permanent natural disability pension may combine his/her wage from work covered by the provisions of the law and a rate (50%) of the basic partial permanent natural disability pension accrued to him/her, provided that:
- 1- He/she has been absent from work covered by the provisions of the law for a period of no less than (24) months from the date of entitlement to this pension.
 - 2- He/she shall not return to work in any of the firms in which he/she worked during the last thirty-six contributions prior to his/her entitlement to this pension.
 - 3- He/she shall not return to work in a hazardous profession if the disability pension has been allocated to him/her in a hazardous profession.
 - 4- Shall return to the provisions of the law in the event of his/her return to work.
- B) In the event that the holder of a partial permanent natural disability pension returns to a work covered by the provisions of the law and was subject to the conditions set forth in Paragraph (A) of this Article, then the following procedures shall be followed:
- 1- He/she shall be covered in the provisions of the law from the date he/she shall be covered in accordance with the provisions of the law, and (50%) of the basic partial permanent natural disability pension accrued to him/her shall be disbursed.
 - 2- The illegal sums that were paid to the partial permanent natural disability pensioner shall be refunded in addition to a fine at the rate of (9%) annually, calculated from the beginning of the month following obtaining these amounts and to the date of their return to the Corporation.
- C) In the event that the holder of a partial permanent natural disability pension quits work, then the disability pension allocated to him/her shall be recalculated by adding his/her subsequent contribution period to the previous one and according to his/her average wage in the last thirty-six contributions. In all cases, the new partial permanent natural disability pension allocated to him/her shall not be less than the partial permanent natural disability pension that was previously allocated to him/her, and this pension is accrued as of the beginning of the month in which the contribution deduction is suspended due to the end of the service of the insured.
- D) If the holder of a partial permanent natural disability pension returns to a work covered by the provisions of the law, and his/her subsequent contribution period solely qualifies him/her to obtain a retirement pension or another disability pension, then the retirement pension or disability pension shall be calculated accrued for his/her subsequent contribution period, and the partial permanent natural disability pension shall be recalculated by adding his/her subsequent contribution period to his/her previous contribution period, and allocating the highest pension to him/her.

- E) In the event that the holder of a partial permanent natural disability pension returns to a work covered by the provisions of the law and none of the conditions set forth in Paragraph (A) of this Article applies to him/her, then the disbursement of his/her accrued disability pension shall be suspended as of the beginning of the month in which he/she returned to work, and the procedures set forth in Paragraph (B) of this Article shall be followed without disbursing 50% of the disability pension accrued to him/her.
- F) The provisions of this article shall apply to the insured who was allocated a partial permanent natural disability pension before the enforcement of the provisions of the law and returned to work covered by the provisions of the law before 1/3/2014 so that 50% of the basic partial permanent natural disability pension shall be disbursed as of the date on which the provisions of the law come into force.

Article (66)

The non-Jordanian holder of a total permanent natural disability pension or a partial permanent natural disability pension or his/her beneficiaries, may jointly request the replacement of this pension when it is allocated with a lump-sum compensation in accordance with the provisions of Article (104) of the law in any of the following cases:

- A) If the medical reference decides when examining him/her for the first time that there is no need for a medical re-examination.
- B) If the medical reference decides that there is no need for re-examination after re-examining him/her more than once, in this case the pensions paid to him/her are deducted from the amount accrued against the pension exchange.
- C) In the event of the death of the holder of a total permanent natural disability pension or the holder of a partial permanent natural disability pension, the eligible survivors may jointly request a replacement of this pension when it is distributed to them, and the amount of compensation in this case shall be distributed in accordance with Table No. (4) attached to the law.

Article (67)

The Director of Pension Administration, the Rights Settlement Committees and the Medical Reference shall issue the necessary decisions to implement the provisions of this chapter, each according to its competence.

Chapter Twelve

Natural Death Pension

Article (68)

- A) The natural death pension shall be allocated according to the conditions and mechanism of calculation stipulated in Paragraphs (A) and (B) of Article (66) of the law, and this pension shall be increased by (40) dinars when it is allocated and distributed among the eligible survivors in accordance with the provisions of Articles from (79) to (84) of the law and table No. (4) attached thereto.
- B) Funeral expenses are disbursed to the eligible survivors of the insured in accordance with the decision of the board issued in this regard.

Article (69)

In the event that the insured dies during his service covered by the provisions of the law and is entitled to a natural death pension, and he/she fulfilled the conditions for entitlement to an old-age pension, mandatory old-age pension, or early retirement pension, then the following procedures shall be applicable:

- A) The natural death pension is calculated in accordance with the provisions of Paragraph (B) of Article (66) of the law and increased by (40) dinars.
- B) The old-age pension is calculated in accordance with the provisions of Paragraphs (B) and (D) of Article (62) of the law and increased by (40) dinars or calculated in accordance with the provisions of Sub-paragraphs (1), (3) and (4) of Paragraph (E) Article (62) of the law, as the case may be.
- C) The mandatory old-age pension is calculated in accordance with the provisions of Paragraphs (C) and (D) of Article (52) of this Bylaw.
- D) The early retirement pension is calculated in accordance with the provisions of Sub-paragraphs (1), (2) and (4) of Paragraph (D) of Article (64) of the law and increased by (40) dinars or calculated in accordance with the provisions of Sub-paragraphs (1) and (2) and (4) and (5) of Paragraph (G) of Article (64) of the law, as the case may be.
- E) The highest pension is allocated to the insured person, calculated in accordance with the provisions of Paragraphs (A), (B), (C) and (D) of this article and distributed to the survivors in accordance with Table No. (4) attached to the law, while funeral expenses are disbursed to the eligible survivors of the insured in accordance with the decision of the board issued in this regard.

Article (70)

- A) If the insured is proved to be missing by virtue of a decision of the court of jurisdiction and he/she fulfilled the conditions for entitlement to the natural death pension, in this case an amount equivalent to the natural death pension shall be disbursed and distributed among the eligible survivors in accordance with Table No. (4) attached to the law as of the beginning of the month following issuance of the court's decision, and it continues to be paid to them until his/her appearance or his/her death is proven.
- B) If the pensioner or the owner of the disability pension proved to be missing by virtue of a decision of the court of jurisdiction, in this case, the pension allocated to him/her will be redistributed among the eligible survivors in accordance with Table No. (4) attached to the law, after excluding the dependency increase stipulated in Articles (62) and (64) of the law or the subsidy increase stipulated in Sub-paragraph (3) of Paragraph (C) of Article (67) of the law, as the case may be, provided that the redistribution takes place from the beginning of the month following the issuance of decision by the court of jurisdiction and continues to be paid to them until his/her appearance or his/her death is proven.
- C) If the missing insured or the holder of the retirement pension or the disability pension proved to be dead actually or pursuant to a decision of the court of jurisdiction, then the following procedures shall be applicable:
- 1- If he/she is insured, then what the Corporation has spent on the eligible survivors is considered valid and his/her rights are re-settled by allocating a natural death pension or a work- injury death pension if it is proven that his/her death was due to a work injury and this pension is distributed to the beneficiaries from the date of his/her actual death or from the date of issuing court decision of his/her death, and the disbursement of funeral expenses in accordance with the decision of the board issued in this regard.
 - 2- If he/she is the holder of a retirement pension or a disability pension, then the distribution made to the eligible survivors shall be considered valid and payment shall continue to them in accordance with the provisions of the law.
- D) In case the missing insured, holder of the retirement pension, or holder of disability pension appears and it is proven by a decision of the Primary Rights' Settlement Committee based on investigations conducted by the competent authorities that the loss was beyond the will of the missing person and that he/she was not able to notify the Corporation, firm or his/her family about his/her location, then the following procedures shall be applicable:
- 1- If he/she is insured, then what the Corporation has spent on the eligible survivors in this case shall be considered valid and the payment shall be stopped as of the beginning of the month in which the insured appeared.

- 2- If he/she is a pensioner or a person with a disability, then what the Corporation has spent on the eligible survivors in this case is considered valid and the payment to the beneficiaries is suspended as of the beginning of the month in which the missing person appeared, and he/she shall be paid for the period of being missing, the difference between the pensions accrued to him/her and the amounts disbursed to the beneficiaries, if any, and the payment of the retirement pension or disability pension shall be reactivated.
- E) If the missing insured or holder of retirement pension or disability pension appears and it is proven by a decision of the Primary Rights' Settlement Committee based on investigations conducted by the competent authorities that the loss was not beyond the will of the missing person and that he/she was able to notify the Corporation, firm or his family of his/her location, then the following procedures shall be applicable:
- 1- If he/she is insured, then what the Corporation has spent on the beneficiaries in this case shall be considered as a debt upon the insured to be settled to the Corporation.
 - 2- If he/she is a pensioner or holder of disability pension, then the payment to the beneficiaries shall be suspended as of the beginning of the month in which the missing person appeared, and he/she shall be paid for the period of loss the difference between the pensions accrued to him/her and the amounts disbursed to the beneficiaries, if any, and the payment of the retirement pension or disability pension shall be reactivated for him/her.

Article (71)

- A) The natural death pension shall be allocated as of the beginning of the month in which the insured died during his/her service covered by the provisions of the law, and in this case, the fraction of the month shall be considered a full month, and contributions shall be collected for it.
- B) In case the insured or his/her beneficiaries refund the lump-sum compensation in accordance with the provisions of Article (32) of this Bylaw, then the insured shall be entitled to a natural death pension as of:
- 1- The beginning of the month in which he/she died, if the lump-sum compensation was refunded during his/her service covered by the provisions of the law and before his/her death.
 - 2- The day following the lump-sum compensation if the compensation is refunded after the death of the insured, if the previous contribution period for which the lump-sum compensation was paid completes the period required for entitlement to this pension.
 - 3- The beginning of the month in which he/she died, if the contribution period subsequent to the payment of the lump-sum compensation is sufficient to entitle the pension, and this pension shall be recalculated as of the day following the refunding of the compensation if that is done after submitting such request.

C- The survivors of the non-Jordanian insured, who are entitled to a natural death pension, have the right to jointly request the replacement of this pension when it is allocated with a lump-sum compensation in accordance with the provisions of Article (104) of the law.

Article (71) bis

A) The natural death pension shall be allocated in accordance with the provisions of Paragraph (D) of Article (66) of the law from the beginning of the month in which the eligible survivors submit the request, and the eligibility conditions are considered on the date of applying.

B) For the purposes of applying Paragraph (A) of this Article, the following is required:

- 1- The death of the Jordanian insured occurs outside the service within (60) months calculated from the month following that in which his/her contribution subject to the provisions of the law was suspended.
- 2- The insured must have (120) actual contributions or more, of which at least (12) are continuous.
- 3- The entitled survivors shall pay the accrued contributions of old age, disability and death insurance in accordance with the provisions of the law in force then, for the period from the month following that in which the deduction was suspended until the end of the month in which the death occurred on the basis of the last deceased insured wage subject to deduction without interest, provided that the wage is not less than the minimum wage of (220) dinars, or any amendment that occurs to it if the wage is less than that, and in case of paying in instalments; then the instalment interest shall be calculated.
- 4- The eligible survivors shall return the full amount of compensation if it was previously disbursed to them with legal interest in one payment or in instalments.

C) If the number of contributions for which the compensation was paid or not paid to the eligible survivors due to death out of service is less than (120) contributions and the deceased insured had previous contribution periods for which the lump-sum compensation was paid, then in this case it is permissible to return the entire previous compensations with legal interest at once to complete a period of (120) contributions or more for the purposes of implementing the provisions of this article.

D) An application to allocate a natural death pension in accordance with the provisions of Paragraph (D) of Article (66) of the law shall be submitted by any of the eligible survivors.

- E) In case the eligible survivors apply for allocating the retirement pension and fail to pay the accrued contributions or return the previously disbursed compensation with legal interest, then the natural death pension shall be allocated from the beginning of the month during which these amounts are paid or in instalments.
- F) The survivors to whom the provisions of Paragraph (D) of Article (66) of the law apply are not entitled to the funeral expenses stipulated in Paragraph (B) of Article (60) of the law.

Article (72)

The Director of Pension Administration, the director of the concerned branch administration, and the rights' settlement committees, each according to competence, shall issue the necessary decisions to implement the provisions of this chapter.

Chapter Thirteen

Beneficiaries

Article (73)

- A) If the insured is entitled to a natural death pension or a work- injury death pension, or if the pensioner or disability pensioner dies, each beneficiary shall be paid his/her share of the pension as of:
- 1- The beginning of the month in which the death of the insured who is entitled to a natural death pension or a work- injury death pension occurred.
 - 2- The beginning of the month following the month in which the death of the pensioner or the holder of the disability pension occurred.
- B) The applicability of the conditions for entitlement to the share of each of the beneficiaries shall be considered in accordance with the provisions of Articles (79) to (84) of the law on the basis of the date of the death of the insured, the holder of the retirement pension, or the holder of the disability pension.

Article (74)

- A) Payment of the accrued share of the pension shall be suspended to any of the eligible sons, daughters, brothers or sisters of the insured or the holder of the pension or the holder of the deceased disability pension if any of them worked for a wage or had a profession that generates income for him/her and this wage or income is equivalent to that share or more than it. But if the wage or income is less than the accrued share, then he/she shall be paid the amount of the difference between them, provided that his/her full share shall be returned to him/her in case he/she quits work as of the beginning of the month following the month in which he/she quits.
- B) Subject to the stipulated in Paragraph (A) of this Article, the payment of the share to any of the eligible persons shall not be suspended because of voluntary contribution or obtaining unemployment allowance.

Article (75)

Each beneficiary shall notify the Corporation of any change in the cause or conditions of his/her entitlement to the share, if such change would lead to its suspension or reduction within (30) days from the date of the change. In all cases, the amounts disbursed to any of them illegally shall be refunded in addition to a fine of (%5) annually, calculated from the beginning of the month following the receipt of these amounts and to the date of their return to the Corporation.

Article (76)

The Director of the Pension Administration shall issue the necessary decisions to implement the provisions of this chapter.

Chapter Fourteen

Annual Increase over Retirement and
Disability Pensions

Article (77)

- A) The following retirement pensions and disability pensions allocated to the insured of Jordanians, people of the Gaza Strip and the people of the West Bank residing in the Kingdom when they are accrued for disbursement are linked to inflation or to the annual growth rate of the average wage for a previous year, whichever is lower, in the month of May of each year:
- 1- Total permanent natural disability pension.
 - 2- Partial permanent natural disability pension.
 - 3- Total permanent work-related disability pension.
 - 4- Natural death pension.
 - 5- Work- injury death pension.
 - 6- Old-age pension.
 - 7- Mandatory old-age pension.
- B) The early retirement pension and the partial permanent disability pension shall be linked to inflation or the annual growth rate of the average wage for a previous year, whichever is lower, in the event of the pension holder's death or completion of age, as of May of each year.
- C) The increase stipulated in Paragraphs (A) and (B) of this Article shall not exceed (20) dinars as of the date of enforcement of the provisions of the law, provided that the limit of the increase is linked to inflation or to the annual growth rate of the average wage for a previous year, whichever is lower, in May of each year.
- D) If any person is entitled to more than one pension or more than a share or both, in accordance with the provisions of the law, and they are linked as indicated in Paragraphs (A) and (B) of this Article, then the total of the increases disbursed to the pensioner or the beneficiary may not exceed (20) Dinars and as stipulated in Paragraph (C) of this Article.

Article (78)

- A) The basic retirement pension or the basic disability pension shall be approved for the effective pensions and the temporarily suspended pensions for the purposes of calculating the prescribed increase in accordance with the provisions of Article (77) of this Bylaw.
- B) 1-The increase stipulated in Paragraph (A) of this Article shall be distributed equally to the retirement pensions and disability pensions, whatever their amount.
- 2-The provisions of Sub-paragraph (1) of this Paragraph does not apply to pensions that are allocated retroactively before the date of 1/5/2019, whereas in this case the value of the annual increase is calculated according to the approved rate.

- C) If the retirement pension or disability pension was allocated before the month of May, then the pension in this case shall be increased on the basis of the number of months for which this pension was accrued up to the date of disbursement of the increase in proportion to the total number of months of the year.
- D) If the inflation rate or the annual growth rate of average wage is negative, then the pension or disability pensions shall remain the same as in the previous year without increase.
- E) The increase determined in accordance with the provisions of Article (77) of this Bylaw is considered an essential part of the approved pension for the purposes of linking it to inflation or to the annual growth rate of average wage, whichever is lower.
- F) In the event of the death of the holder of the retirement or disability pension, then the pension accrued to the pensioner shall be increased, and then this increase shall be distributed to the beneficiaries according to Table No. (4) attached to the law.
- G) The Board issues the necessary principles for implementing the provisions of this chapter.

Chapter Fifteen

Prescription

Article (79)

- A) The right of the insured or his/her beneficiaries to claim the pensions and amounts accrued in accordance with the provisions of the law shall forfeit with the lapse of (10) years from the date on which the insurance rights are considered accrued.
- B) The following insurance rights are considered due from the date on which the insured or his/her beneficiaries fulfil the conditions for entitlement to any of them:
- 1- Old-age pension and mandatory old-age pension.
 - 2- Natural death pension.
 - 3- The accrued share of the retirement pension, disability pension, or lump-sum compensation accrued in accordance with the provisions of Paragraphs (A) and (B) of Article (70) of the law due to death. As for the minor, the prescription period begins when he/she reaches the age of eighteen.
 - 4- Maternity leave allowance.
 - 5- Funeral expenses, if any.
- C) The following insurance rights are considered due from the date of notification of the Corporation's decision:
- 1- Medical care expenses, daily allowances, lump-sum compensation, disability pension and work- injury death pension.
 - 2- The lump-sum compensation accrued in accordance with the provisions of Paragraph (A) of Article (70) of the law due to a proven natural disability or the insured's completion of age.
 - 3- The lump-sum compensation in accordance with the provisions of Paragraph (B) of Article (70) of the law, with the exception of the stipulated in Sub-paragraph (3) of Paragraph (B) of this Article.
 - 4- Early retirement pension.
 - 5- Total permanent natural disability pension or partial permanent natural disability pension.
- D) The credit balance of the savings account for unemployment insurance shall be considered accrued when any of the cases stipulated in Paragraph (A) of Article (23) of this Bylaw are realized.
- E) If the insured has sums accrued in accordance with the provisions of the law and he/she indebted to the Corporation, then the set-off shall be applied legally from the date of entitlement of those amounts.
- F) The right of the insured or his/her beneficiaries to claim the lump-sum compensation shall be forfeited according to the following:

- 1- The insured person who has completed the legal age and has not completed the period required for obtaining an old-age pension in light of the entry into force of Social Security Law No. (19) for the year 2001; his/her or his/her beneficiaries' right shall forfeit by prescription after (5) years have passed from the date of completing the age of sixty-five for the male and the age of sixty for the female, so that the lump-sum compensation is forfeited by prescription with the completion of seventy years for males and sixty-five years for females.
- 2- The provisions of Paragraph (A) of Article (95) of the law shall apply to the male insured who has completed the age of sixty and the female insured who has completed the age of fifty-five under the application of Social Security Law No. (19) of 2001 in the event that the male insured does not complete seventy years and the female insured does not complete sixty-five years before 1/3/2014.
- 3- The male insured who has completed the age of sixty and the female insured who has completed the age of fifty-five and has not completed the period required for obtaining an old-age pension in light of the entry into force of the Temporary Social Security Law No. (7) of 2010, forfeit their own right or their beneficiaries' right after the lapse of ten years from the date the male insured completes the age of sixty and the female insured completes the age of fifty-five. In the event that the male insured who has completed the age of sixty and the female insured who has completed the age of fifty-five continues and has not completed the period required for obtaining an old-age pension, then the prescription shall start from the date of his/her last suspension so that his/her right or their beneficiaries' right forfeits after ten years passing from that date.
- 4- The right of the insured or his/her beneficiaries to be paid a lump-sum compensation shall be forfeited by prescription after ten years passing from the date of completing the age of sixty for males and fifty-five for females in light of the entry into force of Social Security Law No. (1) of 2014, and in the event that he/she continues to be covered by the provisions of the law and has not completed the period to obtain the old-age pension, then the prescription starts after ten years passing from the date of the last date of suspension received by the Corporation.
- 5- If the insured returns to being covered by the provisions of the law and his/her right to receive a lump-sum compensation has lapsed by prescription due to the completion of the age of sixty for males and the age of fifty-five for females, then his/her rights shall be settled as follows:
 - A) Upon completion of the conditions for entitlement to a retirement pension or a disability pension, the entire period of its coverage shall be calculated according to the provisions of the law.
 - B) When the conditions for entitlement to a retirement pension or disability pension are not fulfilled, then his/her rights shall be settled for the subsequent period only.

6- The insured whose right to receive a lump-sum compensation has been forfeited by prescription due to the completion of the age of sixty for males and the age of fifty-five for females may request the addition of the necessary period for the purpose of enabling him/her to complete the required period for entitlement to the retirement pension.

- G) If the holder of the early retirement pension or partial permanent natural disability pension returns to work covered by the provisions of the law in accordance with the conditions set forth in Paragraphs (A) (B) (C) (D) of Sub-paragraph (1) of Paragraph (D) of Article (85) of the law, then his/her right to claim the amounts accrued in accordance with Table No. (7) attached to the law shall lapse after ten years from the month in which these amounts were accrued.

Article (80)

- A) The right of a firm that is officially closed or that has suspended its activity, to demand a refund of the amounts paid from it in excess of what is legally prescribed, shall be forfeited with the lapse of (10) years from the date of the firm's official closure or cessation of its activity.
- B) The right of the active firm that does not employ workers for a period of (10) consecutive years to claim the refund of the amounts that it has paid in excess of what is legally prescribed is forfeited by the expiry of such period.

Article (81)

- A) Prescription shall be suspended by a decision of the Appeal Rights' Settlement Committee whenever a force majeure or a legitimate excuse such as loss or lack of capacity prevents the right holder from claiming his/her right and the committee approves it.
- B) The suspension of the prescription shall result in the non-calculation of the period that occurred during the existence of the impediment and the non-lapse of the period preceding that impediment, provided that the period prior to the suspension of prescription is added to the period following it.

Article (82)

- A) Prescription shall be interrupted by a decision of the Appeal Rights' Settlement Committee in the event that the firm, the insured, or his/her beneficiaries take any judicial action related to those rights to confront the Corporation, or if the Corporation acknowledges these rights.
- B) Interruption of prescription entails calculating a new prescription period starting from the date of the issuance of the final court ruling or from the date of the Corporation's approval.

Article (83)

The Corporation's right to claim the amounts accrued to it under the provisions of the law shall be forfeited with the lapse of fifteen years from the date of its entitlement, and any procedure of notification, claim, seizure or renewal of seizure made by the Corporation on the debtor's funds shall be considered a conclusive reason for prescription, and a new prescription period shall be calculated from the date of that procedure.

Article (84)

The director of the concerned branch administration or the director of the Pension Administration shall issue decisions related to the forfeiture of the right to demand pensions or sums, and the Director General may grant this authority to any of the directors of the district directorates.

Chapter Sixteen

General Provisions

Article (85)

Basic retirement pension or basic disability pension means the value resulting from calculating the following:

- A- Sub-paragraphs (1) and (2) of Paragraph (D) or Sub-paragraphs (1) and (2) of Paragraph (G) of Article (64) of the law for early retirement pension.
- B- Paragraph (B) or Sub-paragraph (1) of Paragraph (E) of Article (62) of the law for old-age pension.
- C- Sub-paragraph (1) of Paragraph (C) or Sub-paragraph (1) of Paragraph (D) of Article (67) of the law for total permanent natural disability or partial permanent natural disability pension.
- D- Paragraph (A), (B) or (C) of Article (30) of the law for total permanent work-related disability pension or partial permanent work-related disability pension resulting from work injury or death resulting from work injury.
- E- Sub-paragraph (1) of Paragraph (B) of Article (66) of the law for natural death pension.

Article (86)

The holder of a partial permanent work-related disability pension or total permanent work-related disability pension has the right to combine this pension with any retirement pension or disability pension allocated to him/her under the provisions of the law, in accordance with the following:

- A) If the total of both basic pensions is equal to or less than three times the minimum retirement pension or disability pension, then in this case the total of the two basic pensions shall be approved, while adding the highest sum of the amount of increases accrued to any of the two basic pensions in accordance with the provisions of the Law.
- B) If the sum of both basic pensions exceeds three times the minimum retirement pension or disability pension and none of them exceeds three times the minimum retirement pension or disability pension, then their sum shall be reduced to three times the aforementioned limit, and the highest total of the amount of increases accrued to any of the two basic pensions shall be added according to the provisions of the Law.
- C) If one or both of the basic pensions exceed three times the minimum retirement pension or disability pension, then the amount of each of the two basic pensions is calculated with the increase accrued for these two pensions in accordance with the provisions of the law, and the highest value of either of them is paid to the pension holder or his/her entitled survivors.

D) In case of combining the partial or total permanent work-related disability pension and early retirement pension or partial permanent natural disability pension and applying any of Paragraphs (A), (B) and (C) of this Article, and then the pension holder returns to work covered by the provisions of the Law, then the following principles shall be applicable:

- 1- If the pension holder returns to a work covered by the provisions of the law in violation of the conditions set forth in Paragraphs (A), (B) and (C) of Sub-paragraph (1) of Paragraph (D) of Article (85) of the Law, then the total or partial permanent work-related disability pension shall continue to be paid or redispensed as the case requires in addition to the increase accrued in accordance with the provisions of the Law as of the beginning of the month in which the pension holder returned to work.
- 2- If the pension holder returns to a work covered by the provisions of the Law in accordance with the conditions set forth in Paragraphs (A), (B) and (C) of Sub-paragraph (1) of Paragraph (D) of Article (85) of the Law, then the total or partial permanent work-related disability pension shall be disbursed along with the value accrued for disbursement from the basic pension of the early retirement pension or the partial permanent natural disability pension, which is calculated in accordance with Table No. (7) attached to the Law.

Article (87)

- A) The basic pension or disability pension may not be less than the minimum retirement pension and disability pension set by the Council of Ministers.
- B) The basic retirement pension or the basic disability pension and the increases that come with either of them upon allocation may not exceed the average wage on which this pension was calculated, with the exception of the mandatory old-age pension allocated in accordance with the provisions of Paragraph (C) of Article (63) of the law.

Article (88)

The increase stipulated in Paragraph (B) of Article (89) of the Law shall be paid to the insured persons to whom the provisions of Paragraph (E) of Article (62) of the law and Paragraph (G) of Article (64) of the law do not apply.

Article (89)

If a non-Jordanian insured is entitled to a retirement pension or a disability pension and is replaced by a lump-sum compensation in accordance with the provisions of Article (104) of the law and then returns to work covered by the provisions of the law, then the previous contribution periods shall not be approved for the purposes of entitlement to any insurance benefit in accordance with the provisions of the law.

Article (90)

- A) The rights of the insured working in accordance with a part-time employment contract and to whom the provisions of the executive instructions for the coverage of workers in flexible work apply, are settled on the basis of the rate of the number of contributions calculated for them out of the number of contributions necessary to obtain the old-age pension, the permanent natural disability pension, the natural death pension, along with the supplementing increases, provided that the provisions of the Law are applicable in relation to the settlement of their rights in other insurance benefits.
- B) Despite the stipulated in Paragraph (A) of this Article, the rights of the insured workers under part-time employment contract shall be settled by maternity insurance and unemployment insurance as per the partial wage on which the contributions are calculated.
- C) Fraction of the month is considered a full month for the purposes of fulfilling the conditions for entitlement to old-age, disability and death pensions.
- D) When calculating the old-age pension, the permanent natural disability pension, and the natural death pension; the minimum set for retirement pensions shall be taken into account in accordance with the provisions of the law, so that these pensions may not exceed the ratio of the number of calculated contributions to the number of contributions necessary to obtain these pensions from the minimum retirement pensions.

Article (91)

- A- The Board shall issue the necessary instructions to implement the provisions of this Bylaw.
- B- The Director General may delegate any authority granted to him/her under the provisions of this Bylaw to any of the Corporation's employees, provided that such authorization is in writing and specific.
- C- The Director General may grant the authorities of the Director of the Pension Administration set forth in this Bylaw to any of the branch administration directors.
- D- The Director General may grant the authorities of branch administration directors or the Director of Pension Administration stipulated herein this Bylaw to any of the Director General assistants, or to any of the directors of the central administrations or any of the directors of their directorates.
- E- The Director of the Pension Administration, the directors of the branch administrations, the Director of the Work Injuries and Occupational Safety Administration, or any replacing administration, may delegate any of the authorities granted to them under the provisions of this Bylaw to any of their employees, provided that such delegation is in writing and specific.



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