

SOCIAL SECURITY BENEFITS IN JORDAN



Welcome to Jordan! We wish you a successful working experience in your factory/workplace.

You might have noticed that your employer has enrolled you in Jordan's Social Security Corporation (SSC).

What does that mean and how is it beneficial to you?



SOCIAL SECURITY

Social security is a human right which provides everyone with insurance and protection against certain life risks and social needs. Through social security, individuals and their families will receive basic health care and income security in the event of illness, unemployment, employment injury, maternity and old age.

In Jordan, the Social Security Corporation (SSC) is the institution legally responsible for collecting the contributions and disbursing benefits.

All workers, regardless of contract type and duration, are entitled to Social Security. There are specific schemes set up for the self-employed and certain sub-categories of workers, such as those in agriculture.

REGISTRATION

Upon arrival in Jordan and starting your job, the factory management will register you via the SSC website 16 days after you start your work. Once registered, you will become an active insured member and entitled to a number of social security benefits.

To learn more about these services, please create a user account via SSC website to view your actual contribution wage, personal information, date of employment and other information:

<https://eservices.ssc.gov.jo/registerIndividual>

To complete your registration, you need to enter your social security, passport information and your personal number, which is an eight-digit number found on your work permit.



CONTRIBUTIONS

When you enroll in social security, your social security contributions are paid as follows:

a 7.5 percent of your salary will be deducted monthly (employee contribution) and a contribution of 14.25 percent will be covered by your employer on behalf of the employee, which shall not be deducted from the worker's income. If you work in any of dangerous professions stipulated by the law, your employer should pay an additional 1 percent.



MATERNITY

Maternity insurance contributes to the well-being of the female worker, her child and her entire family through the continuation of her income during maternity leave which currently stands at 70 days. The insured female worker is entitled to a paid allowance during her maternity leave, equivalent to her last wage at the beginning of her maternity leave.

The female worker can benefit from this insurance if she has at least a consecutive six-month contribution preceding her maternity leave.

You can apply to the maternity insurance by submitting the birth certificate of your child via the SSC online services.

OLD AGE PENSION, DISABILITY AND DEATH

Old age pension is an entitlement paid on a monthly basis to the insured worker or their entitled beneficiaries in cases related to old age, early retirement, disability or natural death.

The social security model in Jordan is a defined-benefit scheme, where the amount of the pension you receive depends on your years of service, the average salary you have earned, your age at the time of retirement and the number of contributions.

As an active insured member, let's take a look at your insurance benefits:

WORK INJURIES

In case of workplace injuries and commuting accidents, the work injury insurance covers the medical care required by the health condition of the worker depending on the degree of the injury.

The SSC is committed to provide the injured worker with the medical treatment and hospitalization until recovery. The insurance also covers a daily allowance for temporary unemployment if the injured worker is unable to work because of the injury. In such cases, the SSC will determine the worker daily allowance in line with Jordan's Social Security Law.



The SSC also determines the medication and entitlements in case of partial or permanent disability resulting from the injury. In case of death due to work injury, the worker's beneficiaries are entitled to receive a pension as well as 700 JOD to cover the funeral expenses.

Family members like parents, spouse, son (under the age of 23 years old) daughter (single and unemployed) are also entitled to your pension when you are no longer with them.

UPON DEPARTURE

Let's learn more about the different scenarios of your social security contributions when your employment comes to an end in Jordan.

Once you finish your employment in Jordan and wish to go back home, you can withdraw your lump sum for the first time regardless of your number of contributions.

If your work service ended without reaching the retirement age, you are eligible to receive an apportioned lump sum compensation depending on the number of contributions per year:

- **If the number of your contributions is 120 or less, you will receive 10 percent of the total wage subject to deduction.**
- **if the number of your contributions is more than 120 and less than 216 contributions, you will receive 12 percent of the total wage subject to deduction.**
- **If the number of your contributions is no less than 216 contributions, you will receive 15 percent of the total wage subject to deduction.**

For any emergency reason, if you conclude your contract and leave Jordan without being able to collect your social security lump sum, you can delegate someone to submit and/or receive your claims.

COMPLAINTS

In case your factory management does not register you under the SSC or correctly pay your contributions, or comply with any other Social Security regulations, workers can submit a complaint to the SSC describing the situation and providing any available supporting documents such as the pay slip, copy of contract, etc.

You can send your complaint via email to

info@ssc.gov.jo

You can also submit your complaint personally by visiting any of the SSC branches

Please book your appointment using the link:

<https://eservices.ssc.gov.jo/external/login>

Early Retirement

- If you are 45 years old and less than 50 years old (for both females and males)
- If your total number of contributions is 300.

Early Retirement

- If you are 50 years old (for both females and males)
- If your total number of contributions is at least 252 for males and 228 for females.

Old Age Retirement

- If you are 60 years old for male workers or 55 years old for female workers
- You have a minimum of 180 contributions

If you leave the country before retirement age, you can withdraw your contributions at the time of departure. If you have the minimum number of contributions, but have not yet reached retirement age, you can still get pension payments once you reach the age of retirement outside of Jordan. In this case, you must submit a claim with all the needed information about your family and dependent status, bank details, and an annual statement certifying your status (not deceased).

Family members can receive the pension of the deceased provided that she/he has at least 24 contributions according to the provisions of the law, including 6 consecutive contributions.

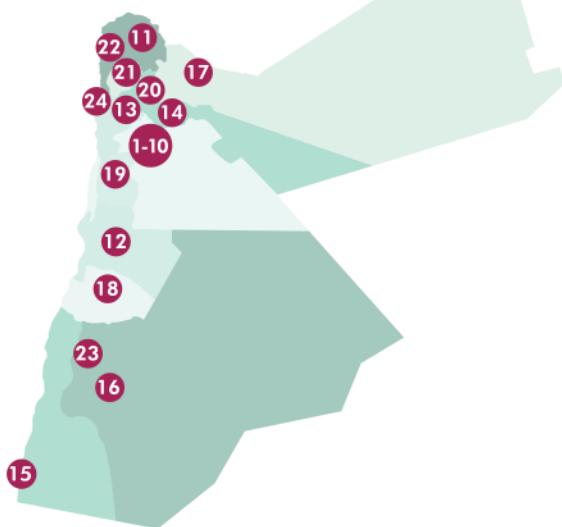
In case of death of the insured member, your family can communicate with SSC through their respective countries' embassies in Amman



UNEMPLOYMENT

Unemployment is a compensation paid in case of loss of income for insured members who have lost their jobs. The unemployment fund is an individual saving account established for each insured worker which they can claim depending on their previous contributions, the length of service and the sufficient of your account. If you have at least 36 months of contributions, you can benefit from this insurance three times. If your contributions are more than 180, you can benefit up to six times allowance.

1. Headquarter - Amman
2. Information Center - Amman
3. Pension Management
4. Amman branch center
5. North Amman
6. West Amman/ Jubilee
7. South Amman branch
8. East Amman
9. Sahab
10. Al-Yarmouk Branch
11. Irbid Branch
12. Al-Karak Branch
13. Al-Salt Branch
14. Al-Zarqa Branch
15. Aqaba Branch
16. Ma'an Branch
17. Al-Mafraq Branch
18. Al-Tafilah Branch
19. Madaba Branch
20. Jerash Directorate
21. Ajloun Directorate
22. Al-Kourah Office
23. Petra Office
24. Dier Alla Office



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