

# Social protection coverage for national and migrant workers employed in the formal private sector

	NATIONAL PRIVATE SECTOR EMPLOYEES						NON-NATIONAL PRIVATE SECTOR EMPLOYEES					
	Bahrain	Kuwait	Oman	Qatar	KSA	UAE	Bahrain	Kuwait	Oman	Qatar	KSA	UAE
Old age, disability, and survivors	■	■	■	■	■	■	8	1	8	1	1	9
Employment injury	■	3	■	2	■	■	■	3	■	■	■	■
Sickness	■	■	■	■	■	■	■	■	■	■	■	■
Medical care	■	■	■	■	■	6	■	4	5	■	■	■
Maternity	■	■	7	■	■	■	■	■	7	■	■	■
Unemployment	■	■	■	■	■	■	■	■	■	■	■	■
Family	■	■	■	■	■	■	■	■	■	■	■	■



(1) EOSI does not work as a social insurance mechanism and falls short of minimum standard of protection for old age, disability and survivors.

(2) Survivors of Qatari nationals insured with GRSIA are eligible to a periodical pension equal to 100% to the previous wage in case of work-related death regardless of years of service.

(3) Employment injury provision of social insurance for nationals is not implemented. Article 88 of the labour code stipulates a mandatory private insurance.

(4) Roll out of the mandatory private insurance is underway.

(5) Coverage was not previously mandatory but non-nationals did have the right to access the NHS, on a subsidized rather than free basis. Roll out of mandatory private insurance is still under debate.

(6) MPI in Dubai International Financial Centre (DIFC) and Dubai and NHS in Abu Dhabi.

(7) Maternity and Paternity.

(8) Transition from EOSI to a provident fund managed by the national social insurance institution has been legislated and pending implementation.

(9) Special private pension system for employees in the financial district; Voluntary privately managed EOSI savings system for employees in the private sector and free zones announced in September 2023.