



صندوق الحماية الاجتماعية
SOCIAL PROTECTION FUND

Maternity Leave Insurance

Branch Guideline



SPF.GOV.OM

1st EDITION . JULY 2024



We envisage that the **Social Protection System**, recently introduced, will be comprehensive, extending its benefits to **all segments of society**, thereby guaranteeing a dignified life for all.



His Majesty's speech opening 8th session of the Council of Oman, 14 November 2023





Vision

Comprehensive Social Protection for Sustainable Decent Living for Society



Mission

Ensuring Equitable Social Protection for Society through Effective and Accountable Institutional Performance Based on Innovation and Partnership



Values

- ▶ Innovation
- ▶ Partnership
- ▶ Justice
- ▶ Transparency
- ▶ Leadership



1. Introduction	5
2. Alignment with Directives	5
3. Goals	6
4. Implementation date	7
5. Coverage	7
6. Contributions	8
7. Entitlements	9
8. General Provisions	14
9. An illustrative example	15
10. How to apply	18

1.

Introduction

This guide offers an overview of the provisions governing the Maternity Leave Insurance Branch. It details the rights and obligations of both employers and insured individuals, including contributions and entitlements. It is intended to be a comprehensive yet simplified reference for both employers and insured persons on all matters related to the Maternity Leave Insurance Branch.

2.

Alignment with Directives



Well-being and Social Protection

Health

Labor market and employment



3.

Goals

The Maternity Leave Insurance Branch is one of the social insurance branches stipulated in the Social Protection Law. It is an integral part of the maternity protection system, which aims to ensure the well-being and protection of mothers and their children by mitigating health risks, guaranteeing employment security, and fostering policies that promote breastfeeding and a strong family life. **The Maternity Leave Insurance Branch specifically aims to:**



Provide social protection for families: As the cornerstone of society, families will benefit from opportunities for both mothers and fathers to engage in shared care, nurturing, and bonding with their child, which are essential pillars for a child's growth and development.



Provide an adequate period for mothers to rest and recover from the effects of childbirth.



Offer an appropriate timeframe for breastfeeding, which is beneficial for both maternal and child health.



Support employers by compensating for wages and contributions paid to insured individuals during maternity, paternity, and childcare leaves.



Acknowledge the crucial role of women in childbirth and early childhood care, thereby promoting female labor market participation.



Establish a sustainable solidarity system to finance maternity leave, shifting the full cost burden away from employers who hire women and thereby reducing employment discrimination against them.

4.

Implementation date

The provisions of the Maternity Leave Insurance Branch shall apply to all cases of childbirth after the effective date of the Maternity Insurance Branch on **July 19, 2024**. However, the provisions of the branch shall not apply to cases of childbirth prior to its effective date.

5.

Coverage | The insured individuals

The provisions of this Branch apply to:



All Omanis working in the Sultanate of Oman in various civil, military, security and private sectors. This includes all types of contracts, including temporary contracts, training contracts, and retired workers.



All non-Omani workers employed in state administrative units and private sector establishments subject to the provisions of the Labour Law.

The provisions of this Branch do not apply to:



Self-employed Omanis, Part-time Omanis, Omanis working in GCC countries, and Omanis working abroad



Non-Omani workers who are not covered by the Labor Law, such as domestic workers.

6.

Contributions

1%

Employers are obligated to pay contributions to the branch at a rate of one percent (1%) per month, calculated on the full wage without a specified ceiling, on a daily basis for all workers of the employer.



The Social Protection Fund (SPF) will issue a contribution payment notice (invoice) to the employer at the end of each month, including the contributions of the employer and the insured workers employed for them for all branches of social insurance in force, including the Maternity Leave Insurance Branch, for which contribution calculations will commence from the date of its application, July 19, 2024.



The employer is responsible for ensuring the accuracy of the data of all Omani and non-Omani workers and their wage details that are available with SPF, as the monthly invoice will be issued based on that data. The employer is also committed to paying contributions on time.



7.

Entitlements

The Maternity Leave Insurance Branch entitlements include the following:



MATERNITY LEAVE ALLOWANCE



PATERNITY LEAVE ALLOWANCE



CHILDCARE LEAVE ALLOWANCE



MATERNITY LEAVE ALLOWANCE FOR TERMINATED WORKERS
ENTITLED TO EMPLOYMENT SECURITY ALLOWANCE





Maternity Leave Allowance

Value & Duration

The maternity leave allowance is paid to the insured woman at a rate of 100% of her full wage, without a maximum cap, after deducting the insured mother's contributions. The allowance is paid for a continuous period of 98 days, of which 14 days may be taken before the expected date of delivery, either consecutively or intermittently. This allowance is due whether the delivery takes place inside or outside the Sultanate.

Eligibility Conditions

The insured woman is eligible for the maternity leave allowance if she gives birth after the 25th week of pregnancy whether the child is born alive or dead.

Eligible Beneficiaries

1. All insured mothers, both Omani and non-Omani, who are covered under the provisions of the Maternity Leave Insurance Branch.
2. Foster mothers of deprived children upon providing supporting documents to prove their status, provided that the child's age does not exceed 3 months at the time of submitting the leave application. The leave is for a period of 98 days from the date of birth of the fostered child.
3. The insured father in the event of the mother's death, whether insured or not, during childbirth or during her maternity leave. In this case, the father is entitled to the leave allowance for the remaining period of the mother's maternity leave.

Employer Obligations

- ▶ The employer shall continue to pay the insured mother's wage, after deducting the insured mother's contributions, and shall also pay the monthly contributions due to SPF for both the employer and the insured person throughout the maternity leave period. SPF shall, in accordance with the procedures it determines, refund or settle any amounts that the employer has paid in advance during the aforementioned leaves.
- ▶ Employers are strictly prohibited from compelling the insured woman to resume work during her maternity leave period.



Paternity Leave Allowance

Value and Duration

The paternity leave allowance is paid to the insured father at a rate of 100% of his full wage, without a maximum cap, after deducting the insured father's contributions. The allowance is paid for a continuous period of 7 days and cannot be split.

Eligibility Conditions

To be eligible for paternity leave, the child must be born alive, and the father's leave must not exceed the 98th day of the child's life.

Beneficiaries

1. All insured fathers, both Omani and non-Omani, who are covered under the provisions of the Maternity Leave Insurance Branch.
2. All insured fathers covered under the provisions of the Maternity Leave Insurance Branch in the case of fostering, provided that the fostered child is no more than 3 months old at the time of applying for leave and that the leave does not exceed the 98th day of the child's life.

Employer Obligations

- ▶ The employer shall continue to pay the insured father's wage, after deducting the insured father's contributions, and shall also pay the monthly contributions due to SPF for both the employer and the insured person throughout the paternity leave period. SPF shall, in accordance with the procedures it determines, refund or settle any amounts that the employer has paid in advance during the aforementioned leaves.
- ▶ Employers are strictly prohibited from compelling the insured father to resume work during his paternity leave period.



Childcare Leave

Value and Duration

Unpaid leave (with paid contributions) for a continuous period of 98 days following the end of maternity leave. The mother or father may avail of childcare leave for one year from the date of the end of maternity leave.

Eligibility Conditions

The child must be alive.

Beneficiaries

1. All insured mothers and foster mothers covered under the provisions of the Maternity Leave Insurance Branch.
2. The leave may be shared between the insured parents, including foster parents.

Employer Obligations

- ▶ The employer shall continue to pay the monthly contributions due to SPF for both the employer and the insured mother/father throughout the childcare leave period, without paying the wage to the insured mother/father. SPF shall, thereafter and in accordance with the procedures it determines, refund or settle any amounts that the employer has paid in advance from the contributions during the aforementioned leaves.
- ▶ Employers are prohibited from compelling the insured mother/father to resume work during the childcare leave period.



Maternity leave allowance for terminated workers entitled to Employment security allowance

Value and Duration

The maternity leave allowance for terminated mother is equivalent to the value of the employment security allowance for the remaining period of maternity leave. The employment security allowance resumes after the end of the maternity leave period.

Eligibility Conditions

In addition to the eligibility conditions for maternity leave, terminated mother must also meet the eligibility criteria for the Employment security allowance.

Beneficiaries

1. Terminated mothers who has not completed the full maternity leave period and is entitled to employment security allowance.
2. Terminated father who is entitled to maternity leave as explained above and who has not completed the full maternity leave period and is entitled to the employment security allowance.

Insured Person Obligations

Submit a request for payment of the employment security allowance.

1. If the insured mother/ father transfers from one employer to another while entitled to the maternity leave allowance, the allowance continues to be paid for the remaining leave period based on the last wage before the transfer.
2. The periods for which the insured mother/father is entitled to maternity leave allowance, paternity leave, and childcare leave are considered part of the actual service period.
3. There is no maximum limit on the number of births or fosterings for eligibility for maternity leave allowance, paternity leave allowance, and childcare leave.
4. In the event of childbirth outside the Sultanate, the insured person shall verify the birth certificate issued by the competent medical authority outside the Sultanate from the Embassy of the Sultanate if there is an embassy in the country or from the Ministry of Foreign Affairs in the Sultanate. The employer shall verify that the birth certificate has been authenticated before submitting the claim for payment of the allowance.
5. If the insured person is employed by more than one employer covered by the provisions of the Social Protection Law, the leave application must be submitted by all employers, and the leave periods shall be the same as those specified in the law.
6. The entitlement of the insured person to the benefits stipulated in the Maternity Leave Insurance Branch does not preclude the receipt of any additional entitlements provided by the employer that exceed the entitlements provided in the Maternity Leave Insurance Branch.
7. The employer is responsible for granting maternity, paternity, and childcare leave and must ensure that all required documents and eligibility conditions are met for these leaves.

9.

An illustrative example

Insured woman works for a registered employer and receives a monthly wage of one thousand (1,000) Omani rials. Eighty (80) Omani rials are deducted from her monthly wage to cover her contributions to the Old Age, Disability, and Death Insurance Branch (7.5%) and the Employment Security Insurance Branch (0.5%). Accordingly, the insured woman's monthly net wage from her employer is (920) Omani rials.

Old Age,
Disability, and
Death Insurance



7.5%

The Employment
Security
Insurance



0.5%

8%

O.R 1,000

O.R 80

O.R 920



If the insured mother takes maternity leave for one month, her employer's obligations during this period are as follows:

1. The employer shall continue to pay the insured mother's net wage of **920 OMR**.
2. The employer shall continue to pay the insured mother's contributions to the SPF, amounting to (80) Omani rials, as well as its own contributions to the SPF, amounting to **(135 Omani rials)**, which represents **13.5%** of the insured mother's wage and includes:

1%



for the Work Injuries
and Occupational
Diseases Insurance
Branch

11%



for the Old Age,
Disability, and Death
Insurance Branch

1%

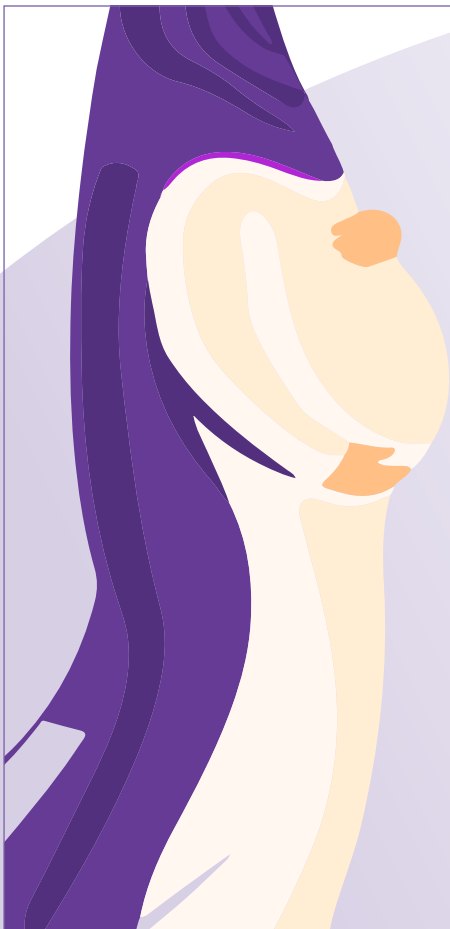


for the Maternity
Leave Insurance
Branch

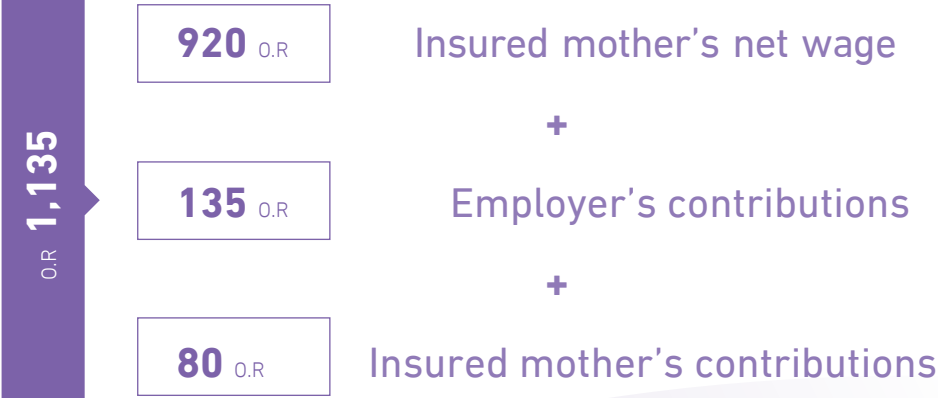
0.5%



for the Employ-
ment Security
Insurance Branch



Based on the given information, the total amount paid by the employer to the insured mother during her maternity leave including wage, and contributions paid to SPF, is 1,135 Omani rials, as follows:



The employer is entitled to seek reimbursement from SPF for the total amount paid during the insured mother's maternity leave. Upon receiving the employer's request, SPF shall reimburse the employer the full amount of **1,135 Omani rials**.



Notes

1. The example assumes a one-month leave duration for simplicity. In reality, both contributions and benefits are calculated daily based on a 30-day month. The daily benefit is obtained by dividing the wage by 30. **SPF's electronic system shall perform the actual calculations for reimbursement** to the employer.
2. **Paternity leave** compensation, including benefits and contributions, is calculated similarly to maternity leave compensation.
3. For Omani insured persons, contributions for the Old Age, Disability, and Death Insurance Branch and the Work Injuries and Occupational Diseases Insurance Branch are capped at wage of **(3,000) Omani rials**. Contributions for the Employment Security Insurance Branch and the Maternity Leave Insurance Branch are calculated without any wage cap.
4. For non-Omani insured persons, contributions are limited to the Maternity Leave Insurance Branch only, at a rate of one percent **(1%)** of the wage without any cap. Therefore, the employer's contributions to SPF for non-Omani insured persons and the subsequent reimbursement will only cover this branch.
5. If the insured mother takes **care leave**, the employer ceases paying her wage but continues to make contributions to SPF for both the insured mother (80 Omani rials) and the employer (135 Omani rials), totaling **215 Omani rials**. SPF shall reimburse the employer for this amount.

10.

How to Apply

1. Maternity leave compensation claims can be submitted electronically through SPF's e-portal:



eservices.spf.gov.om

2. A user guide is available on the e-portal to provide step-by-step instructions on submitting claims.

3. The system for submitting maternity leave compensation claims shall be available starting from August 1st, 2024. The first reimbursement shall be made at the end of August 2024 for claims covering July and August 2024.

4. Reimbursement will be made at the end of each month, except for requests related to previous months, which will be reimbursed before that.

FOR YOU AND ALL

X @  SPF_0man