

Grenada

Exchange rate: US\$1.00 equals
2.70 East Caribbean dollars (EC\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (provident fund).

Current law: 1983 (social insurance), with 1988 amendments.

Type of program: Social insurance system.

Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

There are no special systems for any specified groups of employees.

Source of Funds

Insured person: 4% of covered earnings.

There are no minimum earnings for contribution purposes.

The maximum monthly earnings for contribution purposes are EC\$3,000.

The insured's contributions also finance sickness benefits, maternity benefits, and work injury benefits.

Self-employed person: 9% of monthly covered earnings.

There are no minimum earnings for contribution purposes.

The maximum monthly earnings for contribution purposes are EC\$3,000.

The self-employed person's contributions also finance sickness benefits, maternity benefits, and work injury benefits.

Employer: 5% of covered payroll.

There are no minimum earnings for contribution purposes.

The maximum monthly earnings for contribution purposes are EC\$3,000.

The employer's contributions also finance sickness benefits, maternity benefits, and work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Partial pension: Age 60 with at least 260 weeks of coverage, including at least 150 weeks of paid contributions.

Early pension: There is no early pension.

Deferred pension: There is no deferred pension.

Old-age grant: Age 60 with at least 50 weeks of paid or credited contributions, but does not meet the qualifying conditions for the old-age pension.

Old-age benefits are payable abroad.

Disability pension: Younger than age 60 with at least 150 weeks of paid contributions and an assessed degree of disability of at least 30%.

The degree of disability is assessed by the insured's doctor only once.

Disability grant: Younger than age 60 with an assessed degree of disability of less than 30%. There are no qualifying conditions for contributions.

The degree of disability is assessed by a doctor only once.

Disability benefits are payable abroad.

Survivor pension: The deceased was a pensioner or was eligible for a pension at the time of death.

Survivor grant: The deceased was eligible for an old-age grant or a disability grant at the time of death.

Eligible survivors are a widow(er) aged 50 or older who was married to the deceased for at least 3 years, children younger than age 16 (age 18 if a full-time student), and dependent parents.

Survivor benefits are payable abroad.

Funeral grant: The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of average weekly earnings, plus 1% of earnings for each 50-week period of contributions exceeding 500 weeks. (If an insured person who satisfies the qualifying conditions fails to apply for the old-age pension until after age 60, he or she may receive up to a maximum of 5 years' pension for any retroactive payments due since age 60; thereafter, the old-age pension is paid.)

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$311.50.

Partial pension: The pension is equal to 16% of average weekly earnings, plus 1% of average weekly earnings for each 25-week period of contributions exceeding 150 weeks up to a maximum of 499 weeks.

Average weekly earnings are based on average annual earnings in the best 4 years divided by 52. (Beginning 2008, average weekly earnings will be based on average annual earnings in the best 5 years divided by 52.)

Early pension: There is no early pension.

Deferred pension: There is no deferred pension.

Old-age grant: A lump sum is paid equal to five times average weekly covered earnings for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of average weekly earnings, plus 1% of average weekly earnings for each 50-week period of contributions exceeding 500 weeks.

Average weekly earnings are based on average annual earnings in the best 4 years divided by 52. (Beginning 2008, average weekly earnings will be based on average annual earnings in the best 5 years divided by 52.)

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is equal to 60% of average earnings.

Disability grant: A lump sum equal to five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Survivor pension: The widow(er) receives 75% of the deceased's pension. A limited pension is paid for a year to a widow(er) who is younger than age 50.

If the surviving spouse is eligible for an old-age pension and a survivor pension, he or she will receive 100% of the old-age pension plus 50% of the survivor pension.

Orphan's pension: 25% of the deceased's pension is paid for each eligible child; 50% if the child is disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.90 if the child is disabled or a full orphan.

Parent's pension: Up to 25% of the deceased's pension is paid for a dependent parent if the combined value of the spouse pension and orphan's pension does not exceed 100% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant: A lump sum is paid equal to five times average weekly covered earnings for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of the weekly earnings for the relevant period divided by the number of weeks.

Funeral grant: A lump sum is paid to the person who meets the cost of the funeral. EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health, Social Security, the Environment, and Ecclesiastical Relations provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1980 (maternity leave); and 1983 (social insurance), with 1988 amendments.

Type of program: Social insurance system. Cash benefits only.

Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

There are no special systems for any specified groups of employees.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: See source of funds under Old Age, Disability, and Survivors, above.

Government: See source of funds under Old Age, Disability, and Survivors, above.

Qualifying Conditions

Cash sickness benefits: The insured must have been employed on the day before the incapacity began and have at least 13 weeks of contributions, including 8 of the 13 weeks before the incapacity began.

Cash maternity benefits: The insured must have at least 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before the expected date of childbirth.

Maternity leave: Provided by employers to insured employees.

Maternity grant: The grant is paid to the uninsured wife of an insured man.

Funeral grant: The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 65% of average weekly covered earnings. The benefit is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 75 weeks of paid or credited contributions in the last 3 years.

Average weekly covered earnings are equal to the sum of weekly covered earnings in the 13 weeks before the week the incapacity began divided by the number of weeks worked for which contributions were paid.

Maternity benefit: The benefit is equal to 65% of average weekly covered earnings in the 30 weeks before the start of the claim. The benefit is paid for a maximum of 12 weeks, beginning 6 weeks before the expected date of childbirth and up to 6 weeks after.

The minimum maternity benefit is EC\$522.

Maternity leave: The employer provides an additional 40% of average covered earnings for 2 months of the 3-month maternity leave period.

Maternity grant: The minimum grant is EC\$522.

Funeral grant: A lump sum is paid to the person who meets the cost of the funeral. EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Health, Social Security, the Environment, and Ecclesiastical Relations provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

Work Injury

Regulatory Framework

First and current laws: 1982 (workmen's compensation), with 1982 amendment; and 1983 (social insurance), with 1998 amendment.

Type of program: Social insurance system.

Coverage

All private- and public-sector employees, including children younger than age 16 in holiday jobs and workers aged 60 or older.

There are no special systems for any specified groups of employees.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors, above.

Employer: 1% of the total 5% of covered payroll paid under Old Age, Disability, and Survivors, above.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The benefit is equal to 70% of average weekly covered earnings in the last 13 weeks. The benefit is paid from the day of the accident or certified onset of the occupational disease until recovery, up to a maximum of 26 weeks.

The degree of disability is assessed by the insured's doctor only once.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed as 100% disabled, the benefit is equal to 70% of average weekly covered earnings in the last 13 weeks. For an assessed degree of disability of less than 100%, the benefit is proportionately reduced. The degree of assessed disability must be greater than 1%.

There is no maximum period for which the benefit is payable.

Constant-attendance allowance: If the insured is assessed as 100% disabled, the allowance is equal to 50% of the benefit.

A lump sum is paid if the assessed degree of disability is greater than 1% but less than 30%.

The degree of disability is assessed by the insured's doctor only once.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; the cost of medicines; prostheses; overseas treatment; and the cost of transportation.

Survivor Benefits

Survivor pension: 75% of the deceased's pension is paid to a widow(er) for life.

The pension ceases on remarriage.

Orphan's pension: Each child younger than age 16 (age 18 if a full-time student) receives 25% of the deceased's pension; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.90 if the child is disabled or a full orphan.

Other dependent's pension: 50% of the deceased's pension is paid if the survivor was totally dependent on the insured; 25% if partially dependent. The pension is paid for a maximum of 52 weeks from the insured's date of death.

The minimum weekly dependent's pension is EC\$9.90; EC\$19.90 if a disabled child or a full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum is paid to the person who meets the cost of the funeral. EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

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