

## Dominica

Exchange rate: U.S.\$1.00 equals  
2.70 East Caribbean dollars (E.C.\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970 (provident fund).

**Current law:** 1975 (social security), with amendments.

**Type of program:** Social insurance system.

#### Coverage

Employees, self-employed persons, and apprentices aged 14 to 60.

#### Source of Funds

**Insured person:** 3% of earnings; the self-employed contribute 7% of earnings.

**Employer:** 7% of payroll.

**Government:** None.

The maximum annual earnings for contribution purposes are E.C.\$60,000.

All of the above contribution also pay for sickness and maternity benefits.

#### Qualifying Conditions

**Old-age pension:** Aged 60 or older with at least 300 weeks of paid or credited contributions, including at least paid 150 contributions.

**Old-age grant:** An insured person aged 60 or older who does not meet the qualifying conditions for a pension.

**Disability pension:** Under age 60 with 150 weeks of paid or credited contributions.

**Disability grant:** An insured person under age 60 who does not meet the qualifying conditions for a disability pension.

**Survivor pension:** The insured person met the qualifying conditions for a pension or was a pensioner at the time of death. The spouse must have been married to the insured person for at least 3 years.

**Survivor grant:** The insured person did not meet the qualifying conditions for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of average earnings in the 3 best years out of the last 10, plus 2% for every 50-week period of contributions between 500 weeks and 750 weeks and 1% for every 50 weeks of contributions over 750.

The maximum pension is 70% of earnings.

**Deferred retirement:** The pension is increased by 6% of the pension for every complete year of deferral.

**Old-age grant:** A lump sum of three times average weekly covered earnings for every 50-week period of paid or credited contributions.

#### Permanent Disability Benefits

**Disability pension:** 30% of average earnings in the 3 best years out of the last 10, plus 2% for every 50-week period of contributions between 500 weeks and 750 weeks and 1% for every 50 weeks of contributions over 750.

The maximum pension is 70% of earnings.

**Disability grant:** A lump sum of 3 times average weekly covered earnings for every 50-week period of paid or credited contributions.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable at age 50 to a widow(er). If the spouse was married for less than 3 years or is under age 50, the widow(er) receives a limited survivor pension for 1 year or for as long as caring for dependent children.

**Orphan's pension:** 25% of the insured's pension (33% if a full orphan or disabled), payable to dependent children under age 16 (age 18 if a full-time student).

The minimum monthly benefit is E.C.\$50.

The maximum survivor pension is 100% of the insured's pension.

**Survivor grant:** A lump sum of 3 times average weekly covered earnings for every 50-week period of paid or credited contributions.

**Funeral grant:** A lump sum of E.C.\$1,800.

#### Administrative Organization

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First and current law:** 1975 (social security).

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

##### Coverage

Employed persons and apprentices aged 14 to 60.

## Source of Funds

**Insured 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:** None.

## Qualifying Conditions

**Cash sickness benefits:** Thirteen weeks of employment immediately preceding the onset of illness, including 8 weeks of paid contributions.

**Cash maternity benefits:** Thirty weeks of contributions, with at least 20 weeks in the 30 weeks prior to the 6 weeks before the expected date of childbirth.

**Cash maternity grant:** For an insured woman or a noninsured spouse of an insured person with at least 26 weeks of paid contributions in the last year.

## Sickness and Maternity Benefits

**Sickness benefit:** 60% of average weekly earnings during the last 13 weeks is payable from the first day of illness if the illness lasts beyond 4 days. The benefit is payable for up to 26 weeks.

**Maternity benefit:** 60% of average weekly earnings during the last 30 weeks, normally payable 6 weeks before and 6 weeks after the expected date of childbirth. In certain cases, the benefit may be payable from 3 weeks before and up to 9 weeks after.

**Maternity grant:** A lump sum of E.C.\$500.

## Workers' Medical Benefits

Benefits include a reduction on medical bills, subject to government-stipulated costs and conditions.

## Administrative Organization

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1938 (workmen's compensation).

**Current law:** 1984 (occupational disease).

**Type of program:** Employer-liability system, normally involving compulsory insurance with a private carrier.

### Coverage

Employed persons and apprentices aged 14 to 60.

## Source of Funds

**Insured person:** None.

**Employer:** Total cost, met through the direct provision of benefits or insurance premiums.

**Government:** None.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period. The disability must last at least 3 days.

## Temporary Disability Benefits

60% of average earnings in the last 13 weeks for an adult; 66.6% of average earnings for a child (under age 17), until the disability ends. For an insured person with less than 13 weeks of insured earnings, the benefit is the average of the insured weeks, with a minimum number of 2 weeks used as the divisor.

## Permanent Disability Benefits

60% of average earnings in the last 13 weeks for an adult; 66.6% of average earnings for a child (under age 17), until the disability ends. For an insured person with less than 13 weeks of insured earnings, the benefit is the average of the insured weeks, with a minimum number of 2 weeks used as the divisor.

**Partial disability benefit:** A percentage of the permanent benefit proportional to the assessed degree of disability.

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

## Workers' Medical Benefits

For treatment in Dominica, benefits include a reduction on medical bills, subject to government-stipulated costs and conditions. For treatment overseas, all cases are subject to a maximum of E.C.\$5,000.

## Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable at age 50 to a widow(er). If the spouse was married for less than 3 years or is under age 50, the widow(er) receives a limited survivor pension for 1 year or for as long as caring for dependent children.

**Orphan's pension:** 25% of the insured's pension (33% if a full orphan or disabled), payable to dependent children under age 16 (age 18 if a full-time student).

The minimum monthly benefit is E.C.\$50.

The maximum survivor pension is 100% of the insured's pension.

**Funeral grant:** E.C.\$1,800 for the death of the insured person; E.C.\$1,500 for the death of a spouse; E.C.\$750 for the death of a dependent child under age 16.

***Administrative Organization***

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.