

Jamaica

Exchange rate: US\$1.00 equals
68.25 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law and current law: 1965 (national insurance), with amendments.

Type of program: Social insurance system.

Note: Government-financed social assistance benefits of J\$530 a month are provided to low-income and vulnerable persons older than age 60 and to low-income and vulnerable disabled persons.

Coverage

Employed and self-employed persons.

Voluntary coverage is possible, if older than age 18 and younger than the normal retirement age.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: Employees contribute 2.5% of covered earnings. Domestic workers, Jamaica Defense Force personnel, and the voluntarily insured contribute a flat-rate J\$20 a week.

The maximum earnings for employee contribution purposes are J\$9,620 a week or J\$500,000 a year. (There are no maximum earnings for contribution purposes for domestic workers or Jamaica Defense Force personnel.)

The insured's contributions also finance cash maternity benefits.

Contributions are paid weekly or monthly, depending on how the employee is paid.

Self-employed person: J\$20 a week, plus a maximum of 5% of covered annual earnings.

The maximum earnings for contribution purposes are J\$9,620 a week or J\$500,000 a year.

Employer: 2.5% of covered payroll.

The maximum earnings for contribution purposes are J\$9,620 a week or J\$500,000 a year.

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

Contributions are paid weekly or monthly, depending on how employees are paid.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with at least 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions.

Partial pension: A reduced pension is paid for annual average contributions of between 10 and 38 weeks.

Early pension: There is no early pension.

Deferred pension: A deferred pension is possible.

Old-age settlement: Paid if the insured does not satisfy the qualifying conditions for a pension but has at least 52 weeks or 1 year of contributions. Substantial retirement is necessary until age 70 (men) or age 65 (women).

Old-age benefits are payable abroad if the insured resides abroad for at least a year and has expressed the need for the benefit to be paid overseas.

Disability pension: The insured must be assessed as permanently incapable of work and have at least 156 weeks of paid contributions, up to a maximum.

The disability is assessed by an independent medical advisor appointed by the Minister of Labor and Social Security. The independent medical advisor recommends the frequency of any reassessment of the disability.

Disability settlement: Paid if the insured does not meet the qualifying conditions for a pension but has at least 52 weeks or 1 year of paid contributions.

The disability is assessed by a doctor appointed by the Minister of Labor and Social Security.

Disability benefits are payable abroad for a limited period if the insured is absent from Jamaica to receive medical treatment.

Survivor pension: The deceased had an annual average of 39 weeks of paid or credited contributions or was a pensioner at the time of death.

Eligible survivors are a widow(er) aged 55 or older or caring for children younger than age 18 and full orphans younger than age 18. If eligible, widows may receive duplicate benefits based on their own earnings. A widow(er) younger than age 55 without children receives a limited pension for 1 year.

Survivor benefits are payable abroad if the survivor resides abroad for at least a year and has expressed the need for the benefit to be paid overseas.

Survivor settlement: Paid if the deceased did not satisfy the qualifying conditions for a pension but had at least 52 weeks of contributions. The survivor must have been married or cohabiting with the deceased for at least 3 years.

Special child's benefit: Paid to a guardian caring for an illegitimate child younger than age 18 who is orphaned and whose deceased mother was eligible for a pension and whose father is dead or his whereabouts are unknown; a

lump sum is paid if the deceased mother was not eligible for a pension.

Funeral grant: Paid if the deceased or the deceased's spouse was a pensioner or eligible to receive a pension at the time of death.

Old-Age Benefits

Old-age pension: A basic benefit of J\$1,500 a week is paid with an annual average of 39 weeks of paid or credited contributions (reduced to J\$1,125 a week with annual average contributions of between 26 and 38 weeks; J\$750 with between 10 and 25 weeks), plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Spouse's supplement: J\$500 a week is paid for a dependent wife aged 55 or older or a disabled husband aged 60 or older.

Early pension: There is no early pension.

Deferred pension: Calculated in the same way as the old-age pension.

Old-age settlement: A lump sum of J\$20,000 is paid.

Permanent Disability Benefits

Disability pension: If the insured has an assessed degree of disability of at least 10%, a basic benefit of between J\$150 and J\$2,015 a week is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

Disability settlement: A lump sum is paid equal to nine times the maximum weekly basic old-age pension.

Survivor Benefits

Survivor pension: A basic benefit of J\$1,500 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$1,125 a week with annual average contributions of between 26 weeks and 38 weeks; J\$750 with between 10 and 25 weeks), plus an earnings-related benefit of J\$0.03 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

The pension ceases if the widow(er) remarries or cohabits, and a lump sum is paid.

Remarriage settlement: A lump sum equal to a year's pension is paid.

Survivor settlement: A lump sum of J\$20,000 is paid.

Orphan's pension: J\$2,625 a week is paid for full orphans younger than age 18.

Orphan's settlement: A lump sum of J\$30,000 is paid for full orphans younger than age 18.

Special child's benefit: J\$2,625 is paid each week until the child is age 18; a lump sum of J\$30,000 is paid if the deceased mother was not eligible for a pension.

Funeral grant: A lump sum of J\$50,000 is paid to the person who meets all or part of the cost of the funeral. The funeral grant is normally not paid for a death occurring abroad.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) administers the program through its National Insurance Division and local offices.

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) assesses eligibility and administers social assistance benefits as part of The Programme of Advancement Through Health and Education (PATH).

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (national insurance), with amendments; and 2003 (national health insurance).

Type of program: Social insurance system. Cash maternity benefits and medical benefits.

Coverage

Cash maternity benefits: Female employees aged 18 or older who are residents of Jamaica.

Exclusions: Self-employed women.

Medical benefits: All residents of Jamaica.

Source of Funds

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

Self-employed person: None for cash maternity benefits.

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

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

Medical benefits are financed mainly from general taxation, with a small portion financed through cost-sharing copayments. The complementary universal National Health Fund is financed by a percentage of the total contributions made to the social insurance program and by earmarked taxes on tobacco and alcohol. The National Insurance Gold program for social insurance pensioners is funded by contributions made to the social insurance program only.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must be resident in Jamaica.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to the national minimum weekly wage and is paid for 8 weeks.

The national minimum weekly wage is J\$3,200.

Workers' Medical Benefits

Medical care is provided free or at a nominal cost in public dispensaries and hospitals. The National Health Fund gives universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

Dependents' Medical Benefits

Medical care is provided free or at a nominal cost in public dispensaries and hospitals. The National Health Fund gives universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) administers the program through its National Insurance Division and local offices.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1965 (national insurance), implemented in 1970, with amendments.

Type of program: Social insurance system.

Coverage

Employees aged 18 to 70 (men) or aged 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, self-employed persons, and Jamaica Defense Force personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds 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 minimum weekly benefit is J\$2,015 and is paid after a 3-day waiting period, for up to 52 weeks.

The maximum weekly benefit is J\$2,015.

Permanent Disability Benefits

Permanent disability pension: If the insured has an assessed degree of disability of at least 10%, a basic weekly benefit of between J\$150 and J\$2,015 is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

The disability is assessed by a medical board or medical appeal tribunal.

Workers' Medical Benefits

Benefits include necessary medical, surgical, and rehabilitative treatment; appliances; hospitalization; and drugs.

Survivor Benefits

Survivor pension: The maximum permanent disability pension is paid for the first 52 weeks to a widow(er) of any age; in the absence of a widow(er), to a child or children or a dependent mother aged 55 or older; thereafter, if the contribution conditions are satisfied, a survivor pension is paid under Old Age, Disability, and Survivors, above.

The minimum survivor pension is J\$750 a week.

The maximum survivor pension is J\$1,500 a week.

Funeral grant: A lump sum of J\$50,000 is paid to the person who meets all or part of the cost of the funeral. The funeral grant is normally not paid for a death occurring abroad.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) administers the program through its National Insurance Division and local offices.

Family Allowances

Regulatory Framework

First law: 1941.

Current law: 2001.

Type of program: Social assistance system.

Coverage

Low-income and vulnerable persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: Children younger than age 18, pregnant women, and nursing mothers. (Social assistance is also provided to persons older than age 60 or disabled, see Old Age, Disability, and Survivors, above.)

Benefits for school-age children are conditional on maintaining an 85% attendance level at school.

Benefits for pregnant women and nursing mothers are conditional on maintaining regular visits to health centers.

Family Allowance Benefits

Family allowances: Each eligible family member receives J\$530 a month.

Eligible persons are also entitled to receive in-kind benefits, including free school lunches, exemption for secondary school tuition fees, and free medical care at public health centers and hospitals.

Administrative Organization

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) assesses eligibility and administers social assistance benefits as part of the Programme of Advancement Through Health and Education (PATH).