

Dominica

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1975 (social security).

Type of program: Social insurance system.

Note: Government-financed social assistance benefits are administered by the Division of Social Welfare.

Coverage

Employees, self-employed persons, voluntary contributors, and apprentices aged 16 to 60.

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

Source of Funds

Insured person: 3% of gross earnings.

There are no minimum earnings for contribution purposes.

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

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

Self-employed person: 7.65% of declared net earnings.

The minimum declared annual earnings for contribution purposes are EC\$600.

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

Employer: 6.75% of gross earnings. (Employers also contribute on their own behalf as self-employed persons.)

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Aged 60 or older with at least 500 weeks of paid or credited contributions, including at least 150 paid contributions.

Early pension: There is no early pension.

Deferred pension: A deferred pension is possible.

Old-age grant: Payable for an insured person aged 60 or older who does not meet the qualifying conditions for a pension but has at least 50 weeks of contributions.

Old-age benefits are payable abroad.

Disability pension: Permanently incapable of work and younger than age 60 with 150 weeks of paid or credited contributions.

Disability grant: Permanently incapable of work and younger than age 60 but does not meet the qualifying conditions for a disability pension.

Incapacity for work is assessed by a medical referee. Reviews of the assessed incapacity for work may be requested by the medical referee.

Disability benefits are payable abroad if the purpose of travel is to receive medical treatment.

Survivor pension: The deceased met the qualifying conditions for an old-age pension or disability pension or was a pensioner at the time of death.

Eligible survivors are the spouse and dependent children younger than age 16 (age 18 if a full-time student); dependent parents in the absence of other either a spouse or dependent children.

Survivor grant: The deceased did not meet the qualifying conditions for a pension but had at least 150 weeks of contributions.

Survivor benefits are payable abroad.

Funeral grant: The insured must satisfy the qualifying conditions for any benefit. The grant is payable for the death of the insured, the insured's noninsured spouse, and the insured's dependent children.

Old-Age Benefits

Old-age pension: The pension is equal to 30% of the insured's average earnings, plus 2% for every 50-week period of contributions between 500 weeks and 750 weeks and 1% for every 50-week period above 750.

Average earnings are based on the insured's 3 best years of the last 10 years.

The minimum old-age pension is EC\$25.

The maximum old-age pension is equal to 70% of the insured's average earnings.

Early pension: There is no early pension.

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

Old-age grant: A lump sum equal to three times the insured's average weekly covered earnings for every 50-week period of paid or credited contributions.

Average weekly covered earnings are based on total insured earnings divided by the total number of weeks of contributions.

Permanent Disability Benefits

Disability pension: The pension is equal to 30% of the insured's average earnings, plus 2% for every 50-week

period of contributions between 500 weeks and 750 weeks and 1% for every 50-week period above 750.

Average earnings are based on the insured's 3 best years of the last 10 years.

The maximum pension is equal to 70% of average earnings.

Disability grant: A lump sum equal to three times the insured's average weekly covered earnings for every 50-week period of paid or credited contributions.

Average weekly covered earnings are based on total insured earnings divided by the total number of weeks of contributions.

Survivor Benefits

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

The pension ceases if the surviving spouse remarries or cohabits.

Orphan's pension: The pension is equal to 25% of the deceased's pension for each of the first two orphans (33% if a full orphan or disabled). If there are more than two orphans, the total pension amount is split equally between them.

The minimum monthly orphan's pension is EC\$50.

The maximum total survivor pension is equal to 100% of the deceased's pension.

Survivor grant: A lump sum equal to three times the deceased's average weekly covered earnings for every 50-week period of paid or credited contributions.

Weekly covered earnings are based on total insured earnings divided by the total number of weeks of contributions.

Funeral grant: A lump sum is payable to the person who meets the cost of the funeral. EC\$1,800 is payable for the death of the insured; EC\$1,500 for the death of a noninsured spouse; and EC\$750 for the death of a dependent child younger than age 16 (age 18 if a full-time student).

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security administers the social insurance program.

Division of Social Welfare administers social assistance benefits.

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 16 to 60.

Exclusions: The self-employed.

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: Not applicable.

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: Must have 13 weeks of insured employment immediately before the onset of the incapacity, including 8 weeks of paid contributions.

Cash maternity benefits: Must have 13 weeks of contributions, with at least 20 weeks in the 30-week period before the start of maternity leave.

Cash maternity grant: Payable to an insured woman or a noninsured spouse of an insured man with at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth.

Medical benefits: Must be the holder of a Social Security card.

Sickness and Maternity Benefits

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

Maternity benefit: The benefit is equal to 60% of average weekly earnings in the last 30 weeks and is 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 the date of childbirth.

Maternity grant: A lump sum of EC\$500.

Workers' Medical Benefits

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

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security administers the program.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1985 (employment injury and occupational diseases).

Type of program: Employer-liability system.

Coverage

Employed persons and apprentices aged 16 to 60.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: Total cost. The cost of the program is equal to 1% of employees' gross earnings.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The disability must last at least 4 days.

Temporary Disability Benefits

The benefit is equal to 60% of average earnings in the last 13 weeks and is payable until the disability ends, subject to a maximum of 26 weeks. 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

The benefit is based on 60% of average earnings in the last 13 weeks and the assessed degree of disability. The benefit

is payable 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.

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

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

Incapacity for work is assessed by a medical referee. Reviews of the assessed incapacity for work may be requested by the medical referee.

Workers' Medical Benefits

Medical expenses are reimbursed up to a maximum of EC\$5,000 for local and overseas treatment.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is payable to a fully or partially dependent widow(er) aged 50 or older.

The pension ceases if the surviving spouse remarries or cohabits.

Orphan's pension: The pension is equal to 25% of the deceased's pension (33% if a full orphan or disabled) for each of the first two dependent children younger than age 16 (age 18 if a full-time student). If there are more than two orphans, the total pension amount is split equally among them.

The minimum monthly orphan's pension is EC\$50.

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

Funeral grant: EC\$1,800 is payable for the death of the insured; EC\$1,500 for the death of a noninsured spouse; and EC\$750 for the death of a dependent child younger than age 16 (age 18 if a full-time student).

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security administers the program.