

## Jamaica

Exchange rate: U.S.\$1.00 equals  
60.45 Jamaican dollars (J\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1958 (sugar workers).

**Current law:** 2003.

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

#### Coverage

Employed and self-employed persons.

Voluntary coverage for other categories, if over age 18 and under the retirement age.

Exclusions: Casual workers and unpaid family labor.

#### Source of Funds

**Insured person:** 2.5% of earnings. The self-employed contribute J\$20 a week, plus a maximum of 5% of insurable annual earnings. Domestic workers and military personnel contribute J\$20 a week. The voluntarily insured contribute J\$20 a week.

**Employer:** 2.5% of wages.

**Government:** Contributes as an employer.

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

All the above contributions also finance maternity benefits and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women) with 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 13 weeks and 38 weeks.

**Old-age settlement:** A lump-sum grant is paid for at least 52 weeks' or 1 year's contributions. Substantial retirement is necessary until age 70 (men) or age 65 (women).

Benefits are payable abroad but are subject to limitations except where a reciprocal agreement exists.

**Disability pension:** Permanent incapacity for work with a minimum of 156 weeks of paid contributions up to a maximum.

**Disability settlement:** A lump-sum grant is paid with at least 52 weeks or 1 year's paid contributions.

**Survivor pension:** The insured had an annual average of 39 weeks' paid or credited contributions or was a pensioner.

#### Old-Age Benefits

**Old-age pension:** A basic benefit of J\$900 a week (reduced to J\$675 a week with annual average contributions of between 26 weeks and 38 weeks; J\$450 with 13 weeks to 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\$300 a week for a dependent wife aged 55 or older or a disabled husband aged 60 or older.

**Old-age settlement:** A lump-sum payment of J\$8,100 with 52 weeks' of paid contributions.

#### Permanent Disability Benefits

**Disability pension:** If 100% disabled, a basic benefit of between J\$100 and J\$1,740 a week.

**Disability settlement:** A lump-sum grant is paid.

#### Survivor Benefits

**Survivor pension:** A basic benefit of J\$900 a week (reduced to J\$675 a week with annual average contributions of between 26 weeks and 38 weeks; J\$450 with 13 weeks to 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 is payable to a widow aged 55 or older or at any age if disabled or caring for children under age 18. A limited pension is paid for 52 weeks to otherwise ineligible widows. If eligible, widows may receive duplicate benefits based on their own earnings. The pension is also payable to a needy disabled widower aged 60 or older.

**Orphan's pension:** J\$1,575 a week for full orphans under age 18.

**Funeral grant:** A lump sum of J\$30,000.

#### Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.

#### Sickness and Maternity

##### Regulatory Framework

**First and current law:** 1979.

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

Medical care is provided free or at a nominal cost in public dispensaries and hospitals.

##### Coverage

Resident workers aged 18 or older.

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

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** Twenty-six weeks of paid contributions in the 52 weeks preceding the expected date of childbirth.

### Sickness and Maternity Benefits

**Sickness benefits:** No statutory benefits are provided.

**Maternity benefit:** The minimum weekly wage for 8 weeks. The minimum weekly wage is J\$2,000.

### Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.

### Work Injury

#### Regulatory Framework

**First law:** 1937 (voluntary private insurance).

**Current law:** 1965, implemented in 1970.

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

#### Coverage

Employed persons aged 18 to 70 (men) or aged 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of the armed forces.

### Source of Funds

**Insured person:** None.

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

**Government:** None, except as an employer.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

75% of the minimum wage a week, payable after a 3-day waiting period for up to 52 weeks.

The maximum benefit is J\$1,740 a week.

The minimum wage is J\$2,000.

### Permanent Disability Benefits

**Permanent disability pension:** If between 95% and 100% disabled, 75% of average insurable earnings up to J\$290 a day.

The maximum pension is equivalent to 100% disability.

**Partial disability:** For an assessed degree of disability of at least 10%, a percentage of the full pension in proportion to the loss of earning capacity.

The minimum benefit is J\$100 a week.

The maximum benefit is J\$1,740 a week.

### Workers' Medical Benefits

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

### Survivor Benefits

**Survivor pension:** The maximum work injury benefit rate is payable for the first 52 weeks; thereafter, if the contribution conditions are satisfied, a widow(er) pension is payable.

The minimum survivor pension is J\$450 a week.

The maximum survivor pension is J\$900 a week.

The pension is payable for 52 weeks after the insured's death to a widow of any age; if none, to a child or children or a dependent mother aged 55 or older.

**Funeral grant:** A lump sum of J\$30,000.

### Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.