

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 monthly gross 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: 6.75% of monthly gross 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 and maternity benefits.

Employer: 5% of monthly gross wages.

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. (For late application, the insured will receive only 1 year of any retroactive payment due.)

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

Old-age benefits are payable abroad.

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

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 the deceased's widow(er) and children.

Survivor benefits are payable abroad.

Funeral grant: The deceased was a pensioner or was eligible for an old-age grant or a disability grant at the time of death. The grant is payable for the funeral of the insured, the insured's spouse, and the insured's children. The funeral grant is payable to the person who meets the cost of the funeral.

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 over 500 weeks.

The minimum weekly pension is EC\$40.

The maximum weekly pension is EC\$297.70.

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

Average weekly earnings are based on average annual earnings in the best 3 years divided by 52.

Early pension: There is no early pension.

Deferred pension: There is no deferred pension. (For late application, the insured will receive only 1 year of any retroactive payment due.)

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

Average weekly insurable earnings are based on the sum of the 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 earnings for each 50-week period of contributions over 500 weeks.

Average weekly earnings are based on average annual earnings in the best 3 years divided by 52.

The minimum weekly pension is EC\$40.

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

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

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

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Survivor pension: 75% of the deceased's pension is payable to a widow aged 50 or older or disabled or to a dependent disabled widower. A limited pension is payable for a year to a widow who is younger than age 50.

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

The minimum weekly pension is EC\$8.50; EC\$17 for a disabled child or full orphan.

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

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

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

Funeral grant: EC\$2,000 is paid for the insured's funeral; EC\$1,500 for the funeral of the insured's spouse; EC\$750 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 law: 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: Employed on the day before the onset of incapacity with at least 13 weeks of contributions, including 8 of the 13 weeks before the onset of incapacity.

Cash maternity benefits: 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 grant: The grant is payable to the uninsured wife of an insured man.

Maternity leave: Provided by employers to insured employees.

Funeral grant: The deceased was receiving or was entitled to receive sickness or maternity benefits at the time of death. The grant is payable to the person who meets the cost of the funeral.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 65% of average weekly insurable earnings in the 13 weeks before the onset of incapacity. The benefit is payable 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.

Maternity benefit: The benefit is equal to 65% of average weekly insurable earnings in the 30 weeks before the start of the claim. The benefit is payable 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\$450.

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

Maternity grant: The minimum grant is EC\$450.

Funeral grant: EC\$2,000.

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 aged 16 to 59.

Exclusions: The self-employed. (Coverage may be extended to the self-employed before the end of 2006.)

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

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of the total 5% of gross monthly wages 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 insurable earnings in the last 13 weeks. The benefit is payable 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

For total disability (100%), the benefit is equal to 70% of average weekly insurable 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%.

If the assessed degree of disability is less than 30%, a lump sum is paid.

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

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

Constant-attendance allowance: Equal to 50% of the benefit, if 100% disabled.

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 payable 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% for each disabled child or full orphan.

The minimum weekly pension is EC\$8.50; EC\$17 for a disabled child or 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 payable for a maximum of 52 weeks from the insured's date of death.

The minimum weekly pension is EC\$8.50; EC\$17 for a disabled child or full orphan.

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

Funeral grant: EC\$2,000 is payable to the person who meets the cost of the funeral.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs provides general supervision.

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