

Guernsey

Exchange rate: US\$1.00 equals 0.56 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1925 (old-age) and 1935 (old-age and survivors).

Current laws: 1971 (social assistance), 1978 (social insurance), 1984 (attendance allowance), and 2002 (long-term care).

Type of program: Social insurance and social assistance system.

Coverage

Old-age pension: All persons over school-leaving age.

Voluntary coverage for nonemployed persons under age 20, married women, and widows who were covered by their husband's insurance.

Long-term care: All residents.

Disability pension (invalidity benefit): All employed and self-employed persons.

Voluntary coverage for married women and widows.

Disability attendance allowances: All residents.

Social assistance: All residents.

Source of Funds

Insured person: 6% of earnings up to a maximum weekly earning level of £621.

Self-employed person: 10.5% of earnings (nonemployed persons may contribute 9.9% of annual income) up to a maximum annual earnings level of £32,292. (Contributions do not cover unemployment benefits.)

Employer: 5.5% of earnings up to a maximum weekly earnings level of £621.

Government: A grant equal to 50% of total contribution receipts. The total cost of social assistance and other noncontributory benefits.

All the above contributions also finance sickness and maternity benefits, work injury benefits, unemployment benefits (except for the self-employed), prescription medicines, long-term care, and some medical services.

Qualifying Conditions

Old-age pension: Age 65 (men and women) with a minimum of 156 contributions paid between the later of 1952 or the date that insurance coverage first began and age 65. The full-rate pension is calculated as the yearly average of 50 contributions paid or credited.

Partial pension: The pension is proportionately reduced for a yearly average of less than 50 contributions paid or credited. No pension is payable if the yearly average is less than 10.

The pension is payable worldwide.

Disability pension (invalidity benefit): Incapacity for work following entitlement to sickness benefits for 6 months. A minimum of 26 contributions paid since the date that insurance coverage first began. The full benefit is payable if 50 contributions are paid or credited in the relevant contribution year.

Partial pension: The benefit is proportionately reduced for fewer than 50 paid or credited contributions in the relevant contribution year. No benefit is payable if there are fewer than 26 contributions.

Long-term care: The insured has been resident in Guernsey for 5 years at any time and 1 year immediately prior to receiving long-term care benefit.

Attendance allowance: The person was born in Guernsey or has been resident in Guernsey for 5 years. The noncontributory benefit is paid after 3 months of severe disability (except if terminally ill). The maximum allowable income is £63,000 a year.

Invalid care allowance: The noncontributory benefit is paid to a person caring for a severely disabled person for 35 hours or more a week and earning less than £87 a week from employment. The maximum allowable income is £63,000 a year.

Widowed parent's allowance: Payable to a widow(er) with at least one dependent child.

Bereavement payment: The grant is paid to a surviving spouse on the basis of the insurance record of the deceased.

Bereavement allowance: Payable to a surviving spouse older than age 45 who has no dependent children.

Death grant: A minimum of 26 contributions paid or credited between the later of 1971 or the date that insurance coverage first began and the date of death. A full grant award is made if 45 contributions are paid or credited in the relevant contribution year. The grant is proportionately reduced for fewer than 45 contributions. No grant is paid if there are fewer than 10 contributions.

Supplementary benefit (social assistance): Noncontributory means-tested benefit for persons older than age 60, persons who are incapacitated or disabled, persons caring for a member of the family, or a single parent.

Old-Age Benefits

Old-age pension: The full-rate benefit for the insured person is £130 a week.

Dependent supplement: A weekly supplement of £70 is payable for a dependent adult, and a weekly supplement of £9 is payable for each dependent child.

Death grant: The grant is payable in the case of the death of the insured, spouse, child, or survivor. The full grant is £385.

Supplementary benefit (social assistance): The benefit is paid according to need but is subject to a maximum of £263 a week.

Permanent Disability Benefits

Disability pension (invalidity benefit): The full-rate benefit is £120 a week.

Long-term care: Up to £290.50 a week for residential home care and up to £539 a week for nursing home care.

Attendance allowance: £69 a week.

Invalid care allowance: £55.50 a week.

Supplementary benefit (social assistance): The benefit is paid according to need, up to a maximum of £263 a week.

Survivor Benefits

Bereavement allowance: £141.25 a week.

Bereavement payment: £1,220.

Widowed parent's allowance: £141.25 a week.

Supplementary benefit (social assistance): The benefit is paid according to need, up to a maximum of £263 a week.

Administrative Organization

Guernsey Social Security Authority administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1964 (sickness), 1971 (maternity), and 1972 (medicines).

Current laws: 1971 (social assistance), 1978 (social insurance sickness and maternity), 1990 (medicines and health care), and 2002 (long-term care).

Type of program: Social insurance (cash benefits), social assistance (means-tested benefits), and universal system (specialist medical care, medical consultations, consultation grants, and long-term care).

Coverage

Sickness benefit: Employed and self-employed persons with weekly earnings of £87 or more.

Maternity allowance: Employed and self-employed persons with weekly earnings of £87 or more.

Long-term care: All residents.

Supplementary benefit: Persons incapable of work, single parents, and pregnant women not cohabiting.

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. The total cost of supplementary benefit.

Qualifying Conditions

Sickness benefit: At least 26 qualifying contributions must be paid between the later of 1965 or the date that insurance coverage first began and the date of claim. For entitlement to full benefit, 50 contributions or credits must have been paid in the relevant contribution year. Benefits are proportionately reduced for fewer than 50 contributions or credits. No benefit is payable with fewer than 26 contributions or credits.

Long-term care: The person has been resident for 5 years at any time and for 1 year immediately prior to receiving long-term care benefit.

Maternity allowance: Resident with 50 qualifying contributions or credits, including 26 in the year preceding the 13th week before the expected week of childbirth. The benefit is proportionately reduced for fewer than 50 contributions or credits. No benefit is payable with fewer than 26 contributions.

Maternity grant: Must be insured and ordinarily resident.

Sickness and Maternity Benefits

Sickness benefit: £99 a week.

Long-term care: Up to £290.50 a week for residential home care and up to £539 a week for nursing home care.

Maternity allowance: £99 a week.

Maternity grant: A lump-sum payment of £248.

Workers' Medical Benefits

Medical benefits: Acute hospital accommodation is provided by the government. Specialist medical services are provided by specialist group practices contracted to the government.

Cost sharing: A flat-rate fee of £2.30 is charged for medical prescriptions. There is no charge for persons over age 65 or persons with low income.

Medical grant: A sum of £8 is provided toward the cost of primary care medical consultation and a £4 grant is provided toward the cost of nurse consultation.

Dependents' Medical Benefits

Same as for the insured.

Administrative Organization

Guernsey Social Security Authority administers cash benefits. States of Guernsey Board of Health administers hospital benefits.

Work Injury

Regulatory Framework

First law: 1925.

Current law: 1978.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

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

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Industrial injury benefit: £99 a week.

Permanent Disability Benefits

Industrial disablement benefit: £108 a week if 100% disabled. The benefit is proportionately reduced for an assessed degree of disability of less than 100%. No benefit is paid if the assessed degree of disability is under 20%.

Benefits are also provided through the sickness benefit under Sickness and Maternity and the disability pension under Old Age, Disability, and Survivors, above.

Survivor Benefits

Bereavement allowance: £141.25 a week.

Bereavement payment: £1,220.

Widowed parent's allowance: £141.25 a week.

Administrative Organization

Guernsey Social Security Authority administers the program.

Unemployment

Regulatory Framework

First law: 1964.

Current law: 1978.

Type of program: Social insurance system.

Coverage

Employed persons with weekly earnings of £87 or more.

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

Unemployment benefit: At least 26 qualifying contributions paid since insurance coverage first began. The full benefit is paid with 50 or more contributions or credits in the relevant contribution year. The benefit is proportionately reduced if the insured has fewer than 50 contributions or credits. No benefit is payable with fewer than 26 contributions or credits.

The insured must register at a job center every week to confirm his or her availability for work. The insured may be disqualified for 10 weeks for leaving employment voluntarily, misconduct, or refusing a suitable work offer.

Unemployment Benefits

£99 a week. The cash benefit is limited to 180 days. Requalification for benefit requires 13 weeks of employment with at least 20 hours of work a week.

Administrative Organization

Guernsey Social Security Authority administers the program.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1950.

Type of program: Universal system.

Coverage

Residents with one child or more.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: The claimant was born in Guernsey or has been resident in Guernsey for at least 52 weeks in the previous 2 years. The child must be under age 16; under age 20 and in full-time education.

Family Allowance Benefits

Family allowances: £11.75 a week for each child.

Administrative Organization

Guernsey Social Security Authority administers the program.