

Antigua and Barbuda

Exchange rate: U.S.\$1.00 equals
2.70 East Caribbean dollars (E.C.\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1972 (social insurance), with amendments; and 1993 (social assistance).

Type of program: Dual social insurance and social assistance system.

Coverage

Employees and self-employed persons aged 16 to 59.

Exclusions: Family and casual employment with weekly wages under E.C.\$7.50.

Source of Funds

Insured person: 3% of earnings (private sector) or 2% of earnings (public sector); the self-employed contribute 8% of earnings.

Employer: 5% of payroll.

Government: None, except as an employer. The total cost of social assistance pensions.

The maximum annual earnings for contribution and benefit purposes are E.C.\$54,000.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of contributions for a full pension.

Partial pension: A reduced pension is paid at age 60 with 350 to 499 weeks of contributions.

Transitional pension: A reduced pension is paid at age 60 with 156 weeks of contributions starting before 1975.

Old-age settlement: Age 60 and does not meet the qualifying conditions for the old-age pension, but has at least 26 paid contributions starting before 1975 or at least 52 contributions starting after 1974.

Old-age assistance: Age 65 or older; age 60 if blind or disabled.

Disability pension: Under age 60 with a minimum of 156 weeks of contributions.

Disability settlement: Under age 60 and does not meet the qualifying conditions for the disability pension, but has at least 52 weeks of contributions.

Survivor pension: The insured person was eligible for, or receiving, the disability pension or an old-age pension at the time of death. The pension ceases on remarriage.

Survivor settlement: If the insured person was eligible for, or receiving, the old-age grant or the disability grant.

Funeral grant: The insured person had at least 26 weeks of paid contributions.

Old-Age Benefits

Old-age pension: The full pension is 25% of covered earnings, plus 1% for every 50-week period of contributions above 500 contributions, up to a maximum of 50%.

Partial pension: The full pension is reduced in proportion to the number of weeks of contributions.

Transitional pension: 25% of earnings.

The minimum monthly pension is E.C.\$150.15.

The maximum monthly pension is E.C.\$250.25.

Old-age settlement: E.C.\$1,000 or 75% of the combined employer and employee contributions, whichever is higher.

Old-age assistance: E.C.\$136.50 a month.

Permanent Disability Benefits

Disability pension: 25% of covered earnings, plus 1% for every 50-week period of contributions above 500 contributions, up to a maximum of 50%.

The minimum monthly pension is E.C.\$136.50.

The maximum monthly pension is E.C.\$227.50.

Disability settlement: E.C.\$1,000 or 75% of the combined employer and employee contributions, whichever is higher.

Survivor Benefits

Survivor pension: 50% of the insured's actual or prospective pension, payable to a widow aged 50 or older. A limited pension is paid for 1 year if the widow is under age 50 at the time of the insured's death and is employed. The pension is also payable to a dependent disabled widower.

Orphan's pension: 25% of the insured's pension (40% if a full orphan) is payable to an orphan under age 16 (age 18 if a student).

Survivor settlement: The benefit should not exceed the value of the old-age or the disability settlement.

Funeral grant: E.C.\$2,500, payable to the person who paid for the funeral.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1973 (sickness) and 1973 (maternity).

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

Coverage

Employees and self-employed persons aged 16 to 59.

Exclusions: Family and casual employment with weekly wages under E.C.\$7.50.

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: None.

The maximum annual earnings for contribution purposes are E.C.\$54,000.

Qualifying Conditions

Cash sickness benefits: Insured for at least 26 weeks; worked at least 8 weeks in the 13 weeks immediately before the onset of illness and was employed the day before the onset of illness. The illness is not the result of an occupational injury.

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

Maternity grant: The grant is payable to an insured woman or the wife of an insured man, with at least 26 weeks of paid contributions in the year preceding the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average weekly earnings, payable after a 3-day waiting period.

Average insurable weekly earnings are based on earnings in the 13 weeks prior to the onset of illness.

Maternity benefit: 60% of the insured's average weekly earnings, payable for a maximum of 13 weeks commencing not earlier than 6 weeks before the expected date of childbirth or later than the expected week of childbirth.

Average insurable weekly earnings are based on earnings in the 52 weeks prior to the 6 weeks before the expected week of childbirth.

Maternity grant: A lump sum of E.C.\$400.

Workers' Medical Benefits

No statutory benefits are provided.

Medical services are provided by the Ministry of Health directly through public health facilities. Necessary medical treatment is permitted abroad, up to a maximum of E.C.\$2,000.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical services are provided by the Ministry of Health directly through public health facilities. Necessary medical treatment is permitted abroad, up to a maximum of E.C.\$2,000.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board administers the program.