

Antigua and Barbuda

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1972 (social insurance), 1973 (old age), 1977 (disability), and 1993 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employees and self-employed persons aged 16 to 59.

There is no voluntary insurance.

Exclusions: A married woman working for her husband, certain family members working for a family business, and casual workers with weekly earnings less than EC\$7.50; employed persons with any earnings paid on the basis of commissions, fees, or profit sharing.

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

Social assistance: Persons who were aged 65 or older in 1993; age 60 or older and blind with annual income up to EC\$5,000.

Source of Funds

Insured person: 3% of monthly earnings (private sector) or 2% of monthly earnings (public sector).

The minimum weekly earnings for contribution purposes are EC\$7.50.

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

The insured's (private sector) contributions also finance sickness and maternity benefits.

Self-employed person: 8% of monthly earnings.

The minimum monthly earnings for contribution purposes are EC\$450.

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

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 5% of monthly payroll.

The minimum earnings for contribution purposes are EC\$7.50 a week; EC\$32.50 a month.

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

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

Government: None; contributes as an employer.

Note: The Social Security Board finances social assistance benefits.

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.

Early pension: There is no early pension.

Deferred pension: There is no deferred pension.

Old-age settlement: Age 60 or older 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 benefits are payable abroad.

Old-age assistance: Age 77 or older; age 60 if blind or disabled.

Disability pension: Younger than age 60 with at least 156 weeks of contributions.

The degree of disability is assessed by the insured's doctor and a Social Security Board doctor.

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

The degree of disability is assessed by the insured's doctor and a Social Security Board doctor.

Disability benefits are payable abroad.

Survivor pension: Payable if the deceased was eligible for or was receiving a disability pension or an old-age pension at the time of death.

Eligible survivors are a widow or a dependent disabled widower and children younger than age 16 (age 18 if a student).

Survivor settlement: Payable if the deceased was eligible for or was receiving an old-age grant or a disability grant.

Eligible survivors are a widow or a dependent disabled widower and children younger than age 16 (age 18 if a student).

Survivor benefits are payable abroad.

Funeral grant: The deceased had at least 26 weeks of paid contributions in the last 12 months or was eligible for or was

receiving sickness benefits, maternity benefits, an old-age pension, or a disability pension.

Old-Age Benefits

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

Average earnings are based on earnings in the best-paid 5 years in the last 10 years of work; if the number of years worked is less than 5 years, the average is based on total earnings.

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

Transitional pension: 25% of average earnings in the best-paid 5 years in the last 10 years of work.

Early pension: There is no early pension.

Deferred pension: There is no deferred pension.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

Old-age settlement: EC\$1,200 or 75% of the combined employer and employee contributions, whichever is higher.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

Old-age assistance: EC\$255 a month.

Permanent Disability Benefits

Disability pension: The pension is equal to 25% of the insured's average earnings, plus 1% for every 50-week period of contributions above 500 contributions, up to a maximum of 50%.

Average earnings are based on earnings in the best-paid 5 years in the last 10 years of work; if the insured has less than 5 years of work, the average is based on earnings in the total period.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

Disability settlement: EC\$1,200 or 75% of the combined employer and employee contributions, whichever is higher.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

Survivor Benefits

Survivor pension: 50% of the pension paid or payable to the deceased is payable to a widow aged 50 or older or a dependent disabled widower. A limited pension is paid for a year if the widow is younger than age 50 and employed at the time of the insured's death.

The pension ceases on remarriage.

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

Survivor settlement: The grant must not exceed the value of the old-age settlement or disability settlement.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

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

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.gov.ag>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1972 (social insurance), 1973 (sickness), and 1973 (maternity).

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

Coverage

Private-sector employees and self-employed persons aged 16 to 59.

There is no voluntary insurance.

Exclusions: A married woman working for her husband, certain family members working for a family business, and casual workers with weekly earnings less than EC\$7.50; employed persons with any earnings paid on the basis of commissions, fees, or profit sharing.

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: None.

Qualifying Conditions

Cash sickness benefits: Must be insured for at least 26 weeks; worked at least 8 weeks in the 3 calendar months

immediately before the onset of incapacity and was employed the day before the onset of incapacity. The incapacity is not the result of an occupational injury.

Cash maternity benefits: Must have 26 weeks of contributions in the year before 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 before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 60% of the insured's average weekly earnings and is payable after a 3-day waiting period. The benefit is payable for up to 26 weeks; may be extended for an additional 13 weeks.

Average insurable weekly earnings are based on earnings in the 3 calendar months before the onset of incapacity.

Maternity benefit: The benefit is equal to 60% of the insured's average weekly earnings and is payable for a maximum of 13 weeks beginning 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 before the last 6 weeks before the expected week of childbirth.

Maternity grant: A lump sum of EC\$560.

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 EC\$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 EC\$2,000.

Administrative Organization

Ministry of Finance provides general supervision.

Social Security Board (<http://www.socialsecurity.gov.ag>) administers the program.