

Barbados

Exchange rate: US\$1.00 equals
2.02 Barbadian dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937 (social assistance).

Current law: 1966 (social insurance), with 2002 amendment.

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: All employed persons, public-sector employees, and the self-employed aged 16 to 64.

Exclusions: Unpaid family labor.

Social assistance: Residents aged 65 or older; aged 18 or older and incapable of work because of defective eyesight or serious hearing and speech problems.

Source of Funds

Social insurance

Insured person: 7.43% to 8.25% of earnings.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

The insured's contributions also finance sickness and maternity benefits and work injury benefits.

Self-employed person: 14.5% of quarterly earnings.

The minimum annual earnings for contribution purposes are B\$1,092.

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

Employer: 7.43% to 9% of payroll.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

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

Government: None; contributes as an employer.

Social assistance

Insured person: None.

Self-employed person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Social insurance

Old-age pension: Age 65.5 with 500 weeks of contributions, including at least 150 weeks of paid contributions.

Early pension: Age 62 and no longer employed or self-employed.

Deferred pension: The pension may be deferred until age 70.

Old-age grant: Age 65.5 with at least 50 but not more than 499 contributions.

Old-age benefits are payable abroad.

Disability pension: Younger than age 65, with at least 150 weeks of contributions, and incapable of any work. The degree of incapacity for work is assessed periodically by a National Insurance Office doctor.

Disability grant: Younger than age 65, with at least 50 but not more than 149 contributions, and incapable of any work. The degree of incapacity for work is assessed periodically by a National Insurance Office doctor.

Disability benefits are not payable abroad.

Survivor pension: The deceased had at least 150 weeks of paid contributions.

Eligible survivors are a widow(er) and children.

Funeral grant: The deceased had at least 50 weeks of paid contributions.

Survivor benefits are payable abroad.

Social assistance

Noncontributory old-age pension: Age 65, satisfies the residency conditions, and does not meet the qualifying conditions for a social insurance pension.

Noncontributory disability pension (income-tested): Aged 18 or older, satisfies the residency conditions, is assessed as incapable of work as the result of being certified as blind or having severe hearing and speech problems, and earns less than B\$36 a week.

Old-Age Benefits

Social insurance

Old-age pension: The pension is equal to 40% of average insurable earnings, plus 1% of earnings for each 50-week period of contributions exceeding 500 weeks.

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Average earnings are based on earnings in the best 5 years in the last 15 years; if the number of years worked is less than 5 years, the average is based on total earnings.

The maximum earnings for benefit calculation purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

The minimum weekly pension is B\$110.

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

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Old-age grant: A lump sum equal to 6 weeks' earnings for each 50-week period of contributions.

Social assistance

Noncontributory old-age pension: The minimum weekly pension is B\$90.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Social insurance

Disability pension: The pension is equal to 40% of average annual insurable earnings, plus 1% of earnings for each 50-week period of contributions exceeding 500 weeks.

Average earnings are based on earnings in the best 5 years in the last 15 years; if the number of years worked is less than 5 years, the average is based on total earnings.

The maximum earnings for benefit calculation purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

The minimum weekly pension is B\$110.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability grant: A lump sum equal to 6 weeks' average insurable earnings for each 50-week period of paid or credited contributions.

Social assistance

Noncontributory disability pension (income-tested): The minimum weekly pension is B\$90.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the pension paid or payable to the deceased if the widow(er) is aged 50 or older and was married to the deceased for at least 3 years. A limited pension is paid for 12 months to a widow(er) younger than age 50. The pension is paid to a

disabled widow(er) younger than age 50 for the duration of the disability.

Orphan's pension: Each child younger than age 16 (age 21 if student, no limit if disabled before age 16) receives 16.6% of the deceased's pension; 33.3% if a full orphan or disabled.

Funeral grant: B\$1,400 is payable to the person who pays for the funeral of the insured or of the insured's spouse.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labor is responsible for policy.

Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1966 (social insurance).

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

Coverage

All employed persons, public-sector employees, and the self-employed aged 16 to 64.

Exclusions: Unpaid family labor. Permanent government employees are not covered for cash sickness benefits.

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: Must have 13 weeks of insurance coverage, including 7 weeks of paid contributions in the last quarter but one before the quarter in which the onset of incapacity began, and be employed immediately before the onset of incapacity; at least 39 paid or credited contributions in the four consecutive quarters ending with the last quarter but one before the quarter of the onset of incapacity.

Cash maternity benefits: Employed women must have 26 weeks of insurance coverage, including 16 weeks of paid contributions in the two consecutive quarters ending with the last quarter but one before the quarter in which the benefit is paid.

Self-employed women must have at least 39 weeks of contributions in the four consecutive quarters ending with the last quarter but one before the quarter in which the benefit is paid; 16 weeks of paid contributions in the two consecutive quarters ending with the last quarter but one before the quarter in which the benefit is paid.

Maternity grant: Payable for a woman who is not insured or who fails to meet the coverage requirements for cash maternity benefits but whose spouse does meet the requirements.

Funeral grant: Payable for the death of an insured person who was receiving, or was entitled to receive, sickness benefits or maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 66.6% of average insurable weekly earnings and is payable after a 3-day waiting period for up to 26 weeks; may be extended to 52 weeks if the insured has paid 150 weeks of contributions, including 75 contributions paid or credited in the 3 years before the year of onset. The waiting period is waived if the illness lasts 21 or more days.

Maternity benefit: The benefit is equal to 100% of average insurable weekly earnings and is payable for up to 6 weeks before and 6 weeks after the expected date of childbirth.

Funeral grant: B\$1,400 is payable to the person who pays for the cost of the funeral.

Maternity grant: A lump sum of B\$800.

Workers' Medical Benefits

Medical benefits: No statutory benefits are provided. Free medical care is available in public hospitals and health centers.

Dependents' Medical Benefits

Medical benefits for dependents: No statutory benefits are provided.

Free medical care is available in public hospitals and health centers.

Administrative Organization

Ministry of Labor is responsible for policy. Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) administers the program.

Work Injury

Regulatory Framework

First law: 1916 (workmen's compensation).

Current law: 1966 (social insurance).

Type of program: Social insurance system.

Coverage

All employed persons, public-sector employees, and some categories of fishermen aged 16 to 64.

Exclusions: Self-employed persons and unpaid family labor.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors, above.

Self-employed person: Not applicable.

Employer: See source of funds 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 90% of average insurable earnings and is payable after a 3-day waiting period for up to 52 weeks. The waiting period is waived if the disability lasts for 21 or more days.

Permanent Disability Benefits

Permanent disability pension: For a total disability, the pension is equal to 90% of the insured's average earnings.

The degree of disability is assessed by the insured's doctor and may be reviewed by National Insurance Office doctors.

Constant-attendance supplement: Equal to 50% of the pension.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability.

A lump sum is paid if the assessed degree of disability is less than 30%.

Workers' Medical Benefits

Benefits include reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicines; appliances; and transportation.

Survivor Benefits

Survivor pension: 50% of the deceased's temporary disability benefit is payable to a dependent spouse.

The pension ceases on remarriage or cohabitation.

Remarriage settlement: A lump sum equal to a year's pension is paid.

Orphan's pension: Each child younger than age 16 receives 16.6% of the deceased's temporary disability benefit; 33.3% if a full orphan or disabled. There is no age limit for a disabled orphan.

The maximum survivor pension is 100% of the deceased's temporary disability benefit.

Funeral grant: B\$1,400 is payable to the person who pays for the insured's funeral.

Administrative Organization

Ministry of Labor is responsible for policy.

Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) administers the program.

Unemployment

Regulatory Framework

First and current law: 1981 (social insurance).

Type of program: Social insurance system.

Coverage

Employees aged 16 to 64.

Exclusions: Self-employed persons, family labor, and permanent government employees.

Source of Funds

Insured person: 0.75% of earnings.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

Self-employed person: Not applicable.

Employer: 0.75% of payroll.

The minimum earnings for contribution purposes are B\$21 a week for employees paid weekly or B\$91 a month for employees paid monthly.

The maximum earnings for contribution and benefit purposes are B\$736 a week for employees paid weekly or B\$3,190 a month for employees paid monthly.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must be younger than age 65 with 52 weeks of insurance coverage; at least 20 weeks of paid or credited contributions in the three consecutive quarters ending with the last quarter but one before the onset of unemployment; at least 7 weeks of paid or credited contributions in the last quarter but one before the onset of unemployment.

Unemployment Benefits

The benefit is equal to 60% of the insured's average insurable weekly earnings. The benefit is payable after a 3-day waiting period for up to 26 weeks in any 52-week period. The waiting period is waived if the insured is unemployed for 21 or more days.

Administrative Organization

Ministry of Labor is responsible for policy.

Directed by a tripartite board, the National Insurance Office (<http://www.nis.gov.bb>) administers the program.