

Saint Lucia

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current laws: 2000 (national insurance corporation), with 2002 amendment; and 2003 (national insurance).

Type of program: Social insurance system.

Note: A government-financed social assistance program provides EC\$80 a month to persons of pensionable age, subject to conditions.

Coverage

Employees, self-employed persons, and apprentices aged 16 to 65.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

Source of Funds

Insured person: 5% of gross earnings.

There are no minimum earnings for contribution purposes.

The maximum annual earnings for contribution purposes are EC\$60,000.

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

Self-employed person: 5% of declared average monthly earnings.

There are no minimum earnings for contribution purposes.

The maximum annual earnings for contribution purposes are EC\$60,000.

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

Employer: 5% of payroll.

There are no minimum earnings for contribution purposes.

The maximum annual earnings for contribution purposes are EC\$60,000.

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

Government: 5% of payroll for contributing civil servants.

Qualifying Conditions

Old-age pension: Age 62 (January 2006) with at least 13 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 60 with at least 13 years of contributions. Retirement from gainful employment is necessary.

Deferred pension: The pension may be deferred until age 65.

Old-age grant: Age 62 (January 2006) and does not meet the qualifying conditions for the old-age pension.

All old-age benefits are payable abroad, subject to authorization.

Disability pension: Younger than age 62 (January 2006) with at least 5 years of contributions, including the 36 months before the onset of disability; a total of 13 years of contributions. The insured must have an assessed degree of disability of 30% or more. If the assessed degree of disability is less than 30%, a disability grant is paid.

The degree of disability is assessed by a medical doctor at least every 2 years.

Disability grant: Must be assessed as disabled with less than 5 years of contributions.

All disability benefits are payable abroad, subject to authorization.

Survivor pension: The insured met the qualifying conditions for a pension or was a pensioner at the time of death.

Eligible survivors are a widow(er), children, parents, grandparents, and orphans younger than age 16 (age 18 if a full-time student).

Survivor grant: Paid to the widow(er) of an insured person who did not meet the qualifying conditions for a pension.

Funeral grant: Payable to an insured person for the death of a dependent child or spouse.

All survivor benefits are payable abroad, subject to authorization.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average covered earnings, plus 0.1% of average covered earnings for each month of contributions exceeding 156 months.

Average covered earnings are based on the insured's earnings in the best 5 years.

Early pension: The pension is reduced by 0.5% for each month the pension is taken before age 62.

Deferred pension: The pension is calculated in the same way as the old-age pension.

Old-age grant: A lump-sum refund of 50% of contributions, without interest, is paid. (For those covered previously by

the provident fund, 100% of contributions, plus accrued interest.)

Permanent Disability Benefits

Disability pension: The pension is paid in proportion to the assessed degree of disability.

The minimum pension for an assessed degree of disability of at least 30% is 65% of the insured's average insurable earnings in the month of the accident.

The maximum pension is equal to 100% of the insured's average insurable earnings in the month of the accident.

Disability grant: A lump sum equal to the value of 60 months' benefit is paid.

Survivor Benefits

Survivor pension: In the absence of any other survivors, 75% of the deceased's old-age pension or disability pension is payable to a widow(er) aged 62 or older (January 2006). If there are other survivors or dependents, the rate of the survivor pension is reduced to 50%.

A limited pension is paid for a year to a widow(er) younger than age 62 (January 2006) who has no dependent children.

Orphan's pension: In the absence of any other survivors, 50% of the deceased's pension (50% of each insured parent's pension if a full orphan) is payable to a dependent child younger than age 16 (age 18 if a full-time student).

If there are other survivors or dependents, the maximum orphan's pension is split among all eligible children.

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

Survivor grant: A lump sum at least equal to the value of the old-age grant or disability grant that would have been payable to the deceased is paid.

Funeral grant: The cost of the funeral, up to a maximum of EC\$1,750.

Administrative Organization

Minister of Finance (<http://www.stlucia.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (national insurance).

Current laws: 2000 (national insurance corporation) and 2003 (national insurance).

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

Coverage

Employees and apprentices aged 16 to 65.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

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 6 months of contributions including 2 of the 4 months immediately before the onset of incapacity.

Cash maternity benefits: Must have at least 7 months of contributions in the 10 months immediately before the date of the claim.

Maternity grant: Payable to women receiving cash maternity benefits and to women whose husbands have at least 7 months of contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 65% of the insured's average salary in the last 4 months. The benefit is payable after a 3-day waiting period for up to 26 weeks.

Maternity benefit: The benefit is equal to 65% of the insured's average salary in the last 10 months. The benefit is payable for 3 months, beginning 6 weeks before the expected month of childbirth.

Maternity grant: EC\$600.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Minister of Finance (<http://www.stlucia.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Work Injury

Regulatory Framework

First law: 1964 (employer liability).

Current law: 2000 (national insurance corporation).

Type of program: Social insurance system.

Coverage

Employees and apprentices aged 16 to 65.

Exclusions: The self-employed; civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

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: 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

The benefit is equal to 65% of wages and is payable from the day of injury until full recovery for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), the monthly pension is equal to 65% of covered earnings; for an assessed degree of disability of less than 100%, the pension is a percentage of the full pension according to the assessed degree of disability.

The disability is assessed every 6 months by an appointed medical board.

Disability pensions are payable abroad, subject to authorization.

Workers' Medical Benefits

All medical expenses, including specialist care abroad if necessary, up to a maximum of EC\$20,000.

Survivor Benefits

Survivor benefit: A benefit is paid to a spouse, parents, grandparents, and children who were fully or largely dependent on the deceased.

If the spouse, parent, or grandparent is older than the pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a benefit is paid for a year or until the youngest child reaches age 16 (age 18 if a full-time student). If a survivor is disabled, the benefit is paid for the duration of the disability.

Funeral grant: The cost of the funeral, up to a maximum of EC\$1,750.

Administrative Organization

Minister of Finance (<http://www.stlucia.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.