

Jersey

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1972 (attendance allowance), 1974 (social security), 1978 (invalid care and disability benefits), and 1997 (disability transport allowance).

Type of program: Social insurance (social security benefits) and social assistance (disability benefits) system.

Coverage

Old-age and survivor benefits: Employed and self-employed persons.

Voluntary insurance for nonemployed persons.

Disability benefits: All residents.

Source of Funds

Insured person: 5.2% of earnings (old-age and survivor pensions).

Self-employed person: 10.5% of earnings (old-age and survivor pensions).

Employer: 5.3% of payroll (old-age and survivor pensions).

Government: Total cost of disability benefits.

The maximum monthly earnings for contribution purposes are £2,884.

All of the above contributions also cover sickness, maternity, and work injury benefits, as well as part of the cost of medical services.

Qualifying Conditions

Old-age pension: Payable at age 65 (men and women); women who were registered with the scheme before 1975 are eligible for a pension at age 60. The full pension is paid with 45 years of contributions.

Partial pension: The pension is reduced proportionately for reduced coverage. No pension is payable if the proportion of contributions required for a full pension is less than 10%.

Early pension: A pension may also be claimed at an actuarially reduced rate from age 63.

Disability pension: Permanent incapacity for work and payable after the 1-year entitlement to sickness benefit has expired.

Attendance allowance (income-tested): Payable to a severely disabled person needing extra care and attention. The

allowance is paid after 6 months of disability. The allowance is subject to an income ceiling of £47,396 a year.

Invalid care allowance (income-tested): Payable to a person who cares for a beneficiary of attendance allowance. The allowance is subject to an income ceiling of £47,396 a year.

Adult disablement allowance: Payable to persons who are congenitally disabled and have no contribution record.

Child disablement allowance: Payable to severely disabled children under age 16 who are not disabled enough to qualify for attendance allowance.

Survivor allowance: Paid for the first year of widowhood if the deceased met the coverage requirements for the old-age pension. The surviving spouse or the insured was younger than the pensionable age at the time of the insured's death.

Survivor pension: The deceased met the coverage requirements for the old-age pension or was a pensioner at the time of death. The pension is paid when entitlement to the survivor allowances ceases, up to age 65 when it is converted to an age-related pension.

Death grant: The deceased must have paid 1 year of contributions.

Old-Age Benefits

Old-age pension: The full pension is £140.84 a week for a single person; £233.80 for a married couple.

Partial pension: A reduced pension is paid. The insured must have at least 10% of the full contribution record.

Early pension: The pension is actuarially reduced.

Benefit adjustment: Pensions are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Disability pension: £140.84 a week.

Dependent supplement: An additional £92.96 a week is paid for an adult dependent.

Attendance allowance (income-tested): £379.83 a month.

Invalid care allowance (income-tested): £609.84 a month.

Adult disablement allowance: £312.07 a month.

Child disablement allowance: £207.97 a month.

Benefit adjustment: Benefits are adjusted annually according to a formula reflecting changes in the earnings index and retail price index.

Survivor Benefits

Survivor allowance: £169.05 a week for the first year of widowhood.

Survivor pension: The full pension is £140.84 a week and payable when entitlement to survivor allowance ceases.

Death grant: £563.36.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current law: 1974.

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed and self-employed persons.

Medical care: All residents.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Health insurance: 0.8% of earnings.

Hospital care: None.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Health insurance: 2% of earnings.

Hospital care: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Health insurance: 1.2% of payroll.

Hospital care: None.

Government

Cash benefits: None.

Health insurance: None.

Hospital care: Total cost.

The maximum monthly earnings for contribution purposes are £2,884.

Qualifying Conditions

Sickness benefit: Three months of contributions before the claim for benefit; has paid contributions in the calendar quarter 6 months before the claim.

Maternity allowance: Women must have paid 13 weeks of contributions and also have paid contributions in the relevant quarter, which is 1 year before the expected date of birth.

Maternity grant: One year of contributions by either the husband or wife.

Medical benefits: General practitioner care requires 6 months of residence.

Sickness and Maternity Benefits

Sickness benefit: £140.84 a week for 1 year.

Dependent supplement: An additional £92.96 a week is paid for an adult dependent.

Maternity allowance: £140.84 for up to 18 weeks, starting anytime from the 11th week before the expected date of birth.

Maternity grant: A lump sum of £422.52 (payable also to adoptive parents).

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

The medical care provided by hospitals is free of charge.

Cost sharing: The cost of general practitioner care varies between practices, but the government subsidizes each consultation by £13, and the cost of each prescription of pharmaceuticals is limited to £1.95 an item. Low-income families are exempted from the cost of some medical care services.

Dependents' Medical Benefits

Same as workers' medical benefits, above.

Administrative Organization

Employment and Social Security Department administers social security and health insurance.

Department of Health and Social Services administers hospital treatment.

Work Injury

Regulatory Framework

First law: 1930.

Current law: 1974.

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.

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 injury benefit is £140.84 a week, payable for 1 year.

Dependent supplement: £92.96 a week.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Permanent disability pension: £140.84 a week.

Dependent supplement: An additional £92.96 a week is paid for an adult dependent.

Attendance allowance: £422.52 a month.

Disablement gratuity: A lump sum is paid if the assessed degree of disability resulting from the accident is less than 15%.

Workers' Medical Benefits

See benefits under Sickness and Maternity, above.

Survivor Benefits

Survivor allowance: Paid for the first year of widowhood if the deceased met the coverage requirements for the old-age pension. The surviving spouse or the insured was younger than the pensionable age at the time of the insured's death.

Survivor pension: The deceased met the coverage requirements for the old-age pension. The pension is paid when entitlement to the survivor allowance ceases, up to age 65 when it is converted to an age-related pension.

Special rules apply for widows.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department administers social insurance benefits.

Department of Health and Social Services administers hospital treatment.

Unemployment

Regulatory Framework

First and current law: 1930.

Type of program: Social assistance system.

Coverage

Five years' residence in Jersey.

Source of Funds

Insured person: None.

Employer: None.

Government: Local taxes and general revenue.

Qualifying Conditions

Must be actively seeking employment and be involuntarily unemployed.

Unemployment Benefits

The benefit is means-tested and dependent on individual circumstances including the level of rent paid. The assessment of an individual's claim to benefit is undertaken at the local (parish) level.

Administrative Organization

The program is administered by 12 separate parish authorities and coordinated by the Committee of Constables.

Family Allowances

Regulatory Framework

First and current law: 1972.

Type of program: Universal system.

Coverage

Residents with one or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Child is under age 16 or in full-time education in Jersey.

Family Allowance Benefits

Family allowances: The allowance is assessed in relation to the previous year's income tax return, with the maximum rate being paid for children in a family whose income was less than £6,950 in the previous year.

The maximum allowance is £2,916 a year for the first child, £2,490 for the second child, and £2,355 for each subsequent child.

Administrative Organization

Employment and Social Security Department administers the program.