

Dominica

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current law: 1975 (social security), with amendments.

Type of program: Social insurance system.

Coverage

Employees, self-employed persons, and apprentices aged 14 to 60.

Source of Funds

Insured person: 3% of earnings; the self-employed contribute 7% of earnings.

Employer: 7% of payroll.

Government: None.

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

All of the above contribution also pay for sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Aged 60 or older with at least 300 weeks of paid or credited contributions, including at least paid 150 contributions.

Old-age grant: An insured person aged 60 or older who does not meet the qualifying conditions for a pension.

Disability pension: Under age 60 with 150 weeks of paid or credited contributions.

Disability grant: An insured person under age 60 who does not meet the qualifying conditions for a disability pension.

Survivor pension: The insured person met the qualifying conditions for a pension or was a pensioner at the time of death. The spouse must have been married to the insured person for at least 3 years.

Survivor grant: The insured person did not meet the qualifying conditions for a pension.

Old-Age Benefits

Old-age pension: 30% of average earnings in the 3 best years out of the last 10, plus 2% for every 50-week period of contributions between 500 weeks and 750 weeks and 1% for every 50 weeks of contributions over 750.

The maximum pension is 70% of earnings.

Deferred retirement: The pension is increased by 6% of the pension for every complete year of deferral.

Old-age grant: A lump sum of three times average weekly covered earnings for every 50-week period of paid or credited contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings in the 3 best years out of the last 10, plus 2% for every 50-week period of contributions between 500 weeks and 750 weeks and 1% for every 50 weeks of contributions over 750.

The maximum pension is 70% of earnings.

Disability grant: A lump sum of 3 times average weekly covered earnings for every 50-week period of paid or credited contributions.

Survivor Benefits

Survivor pension: 50% of the insured's pension, payable at age 50 to a widow(er). If the spouse was married for less than 3 years or is under age 50, the widow(er) receives a limited survivor pension for 1 year or for as long as caring for dependent children.

Orphan's pension: 25% of the insured's pension (33% if a full orphan or disabled), payable to dependent children under age 16 (age 18 if a full-time student).

The minimum monthly benefit is E.C.\$50.

The maximum survivor pension is 100% of the insured's pension.

Survivor grant: A lump sum of 3 times average weekly covered earnings for every 50-week period of paid or credited contributions.

Funeral grant: A lump sum of E.C.\$1,800.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1975 (social security).

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

Coverage

Employed persons and apprentices aged 14 to 60.

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.

Qualifying Conditions

Cash sickness benefits: Thirteen weeks of employment immediately preceding the onset of illness, including 8 weeks of paid contributions.

Cash maternity benefits: Thirty weeks of contributions, with at least 20 weeks in the 30 weeks prior to the 6 weeks before the expected date of childbirth.

Cash maternity grant: For an insured woman or a noninsured spouse of an insured person with at least 26 weeks of paid contributions in the last year.

Sickness and Maternity Benefits

Sickness benefit: 60% of average weekly earnings during the last 13 weeks is payable from the first day of illness if the illness lasts beyond 4 days. The benefit is payable for up to 26 weeks.

Maternity benefit: 60% of average weekly earnings during the last 30 weeks, normally payable 6 weeks before and 6 weeks after the expected date of childbirth. In certain cases, the benefit may be payable from 3 weeks before and up to 9 weeks after.

Maternity grant: A lump sum of E.C.\$500.

Workers' Medical Benefits

Benefits include a reduction on medical bills, subject to government-stipulated costs and conditions.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1984 (occupational disease).

Type of program: Employer-liability system, normally involving compulsory insurance with a private carrier.

Coverage

Employed persons and apprentices aged 14 to 60.

Source of Funds

Insured person: None.

Employer: Total cost, met through the direct provision of benefits or insurance premiums.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The disability must last at least 3 days.

Temporary Disability Benefits

60% of average earnings in the last 13 weeks for an adult; 66.6% of average earnings for a child (under age 17), until the disability ends. For an insured person with less than 13 weeks of insured earnings, the benefit is the average of the insured weeks, with a minimum number of 2 weeks used as the divisor.

Permanent Disability Benefits

60% of average earnings in the last 13 weeks for an adult; 66.6% of average earnings for a child (under age 17), until the disability ends. For an insured person with less than 13 weeks of insured earnings, the benefit is the average of the insured weeks, with a minimum number of 2 weeks used as the divisor.

Partial disability benefit: A percentage of the permanent benefit proportional to the assessed degree of disability.

A lump sum is paid if the assessed degree of disability is more than 1% and less than 30%.

Workers' Medical Benefits

For treatment in Dominica, benefits include a reduction on medical bills, subject to government-stipulated costs and conditions. For treatment overseas, all cases are subject to a maximum of E.C.\$5,000.

Survivor Benefits

Survivor pension: 50% of the insured's pension, payable at age 50 to a widow(er). If the spouse was married for less than 3 years or is under age 50, the widow(er) receives a limited survivor pension for 1 year or for as long as caring for dependent children.

Orphan's pension: 25% of the insured's pension (33% if a full orphan or disabled), payable to dependent children under age 16 (age 18 if a full-time student).

The minimum monthly benefit is E.C.\$50.

The maximum survivor pension is 100% of the insured's pension.

Funeral grant: E.C.\$1,800 for the death of the insured person; E.C.\$1,500 for the death of a spouse; E.C.\$750 for the death of a dependent child under age 16.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Social Security Board administers the program.