

## Grenada

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1969 (provident fund).

**Current law:** 1983 (social insurance), with amendments.

**Type of program:** Social insurance system.

#### Coverage

Employed and self-employed persons aged 16 to 59, including public-sector employees.

#### Source of Funds

**Insured person:** 4% of earnings; the self-employed contribute 6.75% of earnings.

**Employer:** 5% of covered wages.

**Government:** None.

The maximum annual earnings for contribution purposes are E.C.\$36,000.

All of the above contributions also finance sickness benefits, maternity benefits, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 500 weeks of coverage, including at least 150 weeks of paid contributions.

Partial pension: Age 60 with 260 weeks of coverage, including at least 150 weeks of paid contributions.

**Old-age grant:** Age 60 and does not meet the qualifying conditions for an old-age pension. Must have at least 50 weeks of paid or credited contributions.

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

**Disability grant:** Under age 60 and does not meet the qualifying conditions for a disability pension. Must have at least 50 weeks of paid or credited contributions.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death.

**Survivor grant:** The insured was eligible for an old-age grant or a disability grant.

**Funeral grant:** The insured was a pensioner or was eligible for an old-age grant or a disability grant.

#### Old-Age Benefits

**Old-age pension:** 30% of average earnings, plus 1% of earnings for every 50-week period of contributions over 500 weeks.

Partial pension: 16% of average earnings, plus 1% of earnings for every 25-week period of contributions over 150 weeks up to 499 weeks.

The minimum weekly pension is E.C.\$40.

**Old-age grant:** A lump sum equal to 5 times average weekly insurable earnings for every 50-week period of contributions.

Benefit adjustment: Benefits are reviewed periodically.

#### Permanent Disability Benefits

**Disability pension:** 30% of average earnings, plus 1% of earnings for every 50-week period of contributions over 500 weeks.

The minimum weekly pension is E.C.\$40.

The maximum pension is 60% of earnings.

**Disability grant:** A lump sum equal to 5 times average weekly insurable earnings for every 50-week period of contributions.

Benefit adjustment: Benefits are reviewed periodically.

#### Survivor Benefits

**Survivor pension:** 75% of the insured's pension, payable to a widow aged 50 or older or disabled and to a dependent disabled widower. A limited pension is payable for 1 year to a widow who is under age 50.

**Orphan's pension:** 25% of the insured's pension for each child under age 16 (age 18 if a student); 50% each for a disabled child or a full orphan.

The minimum weekly pension is E.C.\$8.50; E.C.\$17 for a disabled child or a full orphan.

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

**Survivor grant:** A lump sum equal to 5 times average weekly insurable earnings for every 50-week period of contributions.

**Funeral grant:** E.C.\$2,000 for the funeral of the insured; E.C.\$1,500 to the insured for the funeral of a spouse; E.C.\$750 to the insured for the funeral of a child.

Benefit adjustment: Benefits are reviewed periodically.

#### Administrative Organization

Ministry of Social Services and Labor provides general supervision.

National Insurance Board administers the program.

## Sickness and Maternity

### Regulatory Framework

**First and current law:** 1983 (social insurance), with amendments.

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

### Coverage

Employees aged 16 to 59, including public-sector employees.

### 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

**Cash sickness benefits:** Employed on the day before the onset of illness or 13 weeks of contributions, including 8 out of the 13 weeks preceding the onset of illness.

**Cash maternity benefits:** 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before the expected date of childbirth.

**Funeral grant:** The insured person was entitled to sickness benefits or maternity benefits at the time of death.

### Sickness and Maternity Benefits

**Sickness benefit:** 65% of average earnings during the 13 weeks before the onset of sickness. The benefit is payable from the first day of sickness for up to 26 weeks; for up to 52 weeks with at least 75 weeks of paid or credited contributions in the last 3 years.

**Maternity benefit:** 65% of average earnings during the 30 weeks before the benefit begins. The benefit is payable for a total of 12 weeks beginning 6 weeks before the expected date of childbirth and up to 6 weeks after.

The minimum benefit is E.C.\$450.

**Maternity grant:** The grant is paid to the uninsured wife of an insured man.

The minimum grant is E.C.\$450.

**Funeral grant:** E.C.\$2,000 is paid to the person who meets the cost of the insured's funeral.

Benefit adjustment: Benefits are reviewed periodically.

### Workers' Medical Benefits

No statutory benefits are provided.

### Dependents' Medical Benefits

No statutory benefits are provided.

### Administrative Organization

Ministry of Housing, Social Security, and Women's Affairs provides general supervision.

National Insurance Board administers the program.

### Work Injury

#### Regulatory Framework

**First and current law:** 1998 (employment accident).

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

#### Coverage

Employees aged 16 to 59, including public-sector employees.

#### 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

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

70% of average weekly insurable earnings over the previous 13 weeks. The benefit is payable from the day of the injury until recovery, for up to 26 weeks.

Benefit adjustment: Benefits are reviewed periodically.

#### Permanent Disability Benefits

70% of average weekly insurable earnings over the previous 13 weeks. The benefit is proportionately reduced if the assessed degree of disability is less than 100%.

Constant-attendance allowance: 50% of the disability benefit, if 100% disabled.

Benefit adjustment: Benefits are reviewed periodically.

#### Workers' Medical Benefits

Benefits include the cost of medicines, surgery, prostheses, and overseas treatment, including the cost of transportation.

### ***Survivor Benefits***

**Survivor pension:** 75% of the insured's pension, payable to widow(er) for life or until the spouse remarries. On remarriage, the spouse receives a gratuity equal to 52 times the weekly rate of the pension.

**Orphan's pension:** 25% of the insured's pension for each child under age 16 (age 18 if a student); 50% for a disabled child or a full orphan.

**Other dependents:** 25% of the insured's pension (50% if totally dependent) for a period of 52 weeks.

The minimum weekly pension is E.C.\$8.50; E.C.\$17 for a disabled child or a full orphan.

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

**Funeral grant:** E.C.\$2,000 is paid to the person who meets the cost of the insured's funeral.

Benefit adjustment: Benefits are reviewed periodically.

### ***Administrative Organization***

Ministry of Housing, Social Security, and Women's Affairs provides general supervision.

National Insurance Board administers the program.