

## Guyana

Exchange rate: U.S.\$1.00 equals  
195.41 Guyana dollars (G\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1944 (old-age assistance).

**Current laws:** 1969, 1981, 1986, 1989, and 1992.

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

#### Coverage

Employed persons aged 16 to 59 in the public and private sectors and the self-employed.

Voluntary coverage is possible for previously insured persons up until age 60.

Exclusions: Employees earning below G\$7.50 a week, casual employment, and family labor.

#### Source of Funds

**Insured person:** 4.8% of earnings. The self-employed contribute 10.47% of income up to the insurable limit. The voluntary insured contribute 8.17% of average weekly income in the last 2 years before they stopped working.

**Employer:** 7.2% of payroll.

**Government:** None, except as an employer; provides loans to cover any deficits.

The maximum earnings for contribution and benefit purposes are G\$19,428 a week.

All of the above contributions also finance cash sickness, maternity, and work injury benefits (except for the self-employed).

#### Qualifying Conditions

**Old-age pension:** Age 60 with 750 weeks of contributions paid or credited of which 150 weeks must be paid contributions; 25 weeks of contributions are credited for each year that the insured was over age 35 in 1969, up to a maximum credit of 600 weeks.

Retirement is not necessary.

**Old-age grant:** The insured does not meet the qualifying conditions for a pension but made at least 50 weeks of contributions before age 60.

**Disability pension:** Aged 16 to 59 and permanently disabled with a minimum of 250 weekly contributions paid or credited, including at least 150 weeks paid (25 weeks are credited for each year between the onset of disability and age 60).

**Disability grant:** The insured does not meet the qualifying conditions for a pension but made at least 50 weeks of contributions before the onset of disability.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death; or aged 16 to 59 with a minimum of 250 weekly contributions paid or credited, including at least 150 paid contributions.

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

#### Old-Age Benefits

**Old-age pension:** 40% of average weekly covered earnings during the best 3 years out of the last 5 years before age 60, plus 1% of average weekly covered earnings for every 50-week period of contributions above 750.

The minimum pension is 50% of the minimum wage.

The maximum pension is 60% of average weekly covered earnings.

**Old-age grant:** 1/12 of average annual covered earnings for every 50-week period of contributions paid or credited.

#### Permanent Disability Benefits

**Disability pension:** 30% of average weekly covered earnings during the best 3 years out of the last 5 years before the onset of disability, plus 1% of average weekly covered earnings for every 50-week period of contributions above 250.

The minimum benefit is 50% of the minimum wage.

The maximum benefit is 60% of average weekly covered earnings.

Constant-attendance allowance: G\$200 a day.

**Disability grant:** 1/12 of average annual covered earnings for every 50-week period of contributions paid or credited.

#### Survivor Benefits

**Survivor pension:** 50% of the pension paid or payable to the insured, payable to a widow(er).

Child supplement: 16.6% of the insured's pension for each child, up to a maximum of three children.

**Full orphan's pension:** 33.3% of the pension paid or payable to the insured for each orphan, up to a maximum of three orphans.

**Survivor grant:** A lump sum is paid if the insured did not meet the qualifying conditions for a pension.

**Funeral grant:** G\$10,630 is paid for the funeral of the insured the insured's spouse.

#### Administrative Organization

Minister of Finance provides general supervision.

National Insurance Board administers the program.

## Sickness and Maternity

### Regulatory Framework

**First and current law:** 1969.

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

### Coverage

Public- and private-sector employees and self-employed persons aged 16 to 60.

Exclusions: Employees earning below G\$7.50 a week, casual employment, and family labor.

### 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, except as an employer; provides loans to cover any deficits.

### Qualifying Conditions

**Cash sickness benefits:** 50 weeks of contributions and in covered employment during 8 of the 13 weeks before the onset of incapacity. The insured must be under age 60.

**Cash maternity benefits:** 15 weeks of contributions, including 7 during the 26-week period ending 6 weeks before the expected date of childbirth.

**Cash maternity grant:** The insured woman or her spouse meets the qualifying conditions for maternity benefit.

### Sickness and Maternity Benefits

**Sickness benefit:** 70% of average weekly covered earnings during the best 8 weeks in the 13 weeks before the onset of incapacity. The benefit is payable from the fourth day of incapacity, for up to a maximum of 26 weeks.

**Maternity benefit:** 70% of average weekly covered earnings during the best 7 weeks in the 26 weeks before the start of the benefit. The benefit is payable for 13 weeks, including the week of childbirth plus 6 weeks before and 6 weeks after. The benefit may be extended for up to 13 additional weeks if complications arise.

**Maternity grant:** G\$2,000.

### Workers' Medical Benefits

No statutory benefits are provided. (Medical care is available in public hospitals and health centers. Medical care involves cost sharing, with the cost scaled to income.)

## Administrative Organization

Minister of Finance provides general supervision.

National Insurance Board administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1916.

**Current law:** 1969.

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

### Coverage

Employed persons in the public and private sectors.

Exclusions: Employees earning below G\$7.50 a week, casual employment, and family labor.

### 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. (Also contributes an additional 1.53% of insurable earnings to finance employment injury for workers under age 16 or over age 60.)

**Government:** None, except as an employer; provides loans to cover any deficits.

### Qualifying Conditions

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

### Temporary Disability Benefits

70% of average weekly covered earnings during the best 8 weeks in the 13 weeks before the onset of disability. The benefit is payable after the first day if the injury lasts for more than 3 days, for up to 26 weeks.

### Permanent Disability Benefits

**Permanent disability pension:** If 100% disabled, the pension is 70% of average weekly covered earnings during the best 8 weeks in the 13 weeks before the onset of disability.

Constant-attendance allowance: G\$200 a day.

Partial disability: If the assessed degree of disability is at least 15%, a reduced pension is paid in proportion to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump-sum benefit is paid equal to 260 times the weekly disability benefit times the assessed degree of disability.

### ***Workers' Medical Benefits***

Benefits include hospitalization, general and specialist care, medicines, and transportation.

### ***Survivor Benefits***

**Survivor pension:** 35% of weekly earnings for a widow(er) or a parent and 11.6% for each other dependent, up to a maximum of 70% of weekly earnings.

The minimum pension for a widow(er) or parent is 50% of the old-age or disability minimum pension; for a child, 16.6% of the old-age or disability minimum pension.

**Full orphan's pension:** 23.3% of weekly earnings until age 18.

The minimum orphan's pension is 33.3% of the old-age or disability minimum pension.

**Death benefit:** Up to G\$250 to the insured's creditors or estate, in the absence of any dependents.

### ***Administrative Organization***

Minister of Finance provides general supervision.

National Insurance Board administers the program.