

Dominica

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 law: 1975 (social security).

Type of program: Social insurance system.

Note: Social assistance benefits are administered by the Division of Social Welfare.

Coverage

Employees, self-employed persons, voluntary contributors, and apprentices aged 16 to 60.

Source of Funds

Insured person: 4% of covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes are EC\$72,000.

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

Self-employed person: 10% of declared net earnings.

The minimum annual earnings for contribution calculation purposes are EC\$7,200.

The maximum annual earnings for contribution calculation purposes are EC\$72,000.

Employer: 6.75% of covered payroll.

There are no minimum earnings for contribution calculation purposes.

The maximum annual earnings for contribution calculation purposes are EC\$72,000.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Aged 60 or older with at least 500 weeks of paid or credited contributions, including at least 150 paid weeks of contributions.

Deferred pension: A deferred pension is possible.

Old-age grant: Aged 60 or older with at least 50 weeks of contributions, but does not meet the qualifying conditions for an old-age pension.

Old-age benefits are payable abroad.

Disability pension: The insured must be younger than age 60, be assessed with a permanent incapacity for work, and have at least 150 weeks of paid or credited contributions.

Disability grant: The insured must be younger than age 60, be assessed as permanently incapable of work, and be ineligible for a disability pension.

Incapacity for work is assessed by a medical referee.

Disability benefits are payable abroad if the purpose of travel is to receive medical treatment.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors are the spouse; dependent children younger than age 18 if unmarried and unemployed; and dependent parents and grandparents in the absence of either a spouse or dependent children.

The pension ceases if the surviving spouse remarries or cohabits.

Survivor grant: The deceased was ineligible for a pension but had at least 150 weeks of contributions.

Survivor benefits are payable abroad.

Funeral grant: The insured must satisfy the qualifying conditions for any old-age or disability benefit. The grant is paid for the death of the insured, the insured's noninsured spouse, and the insured's dependent children younger than age 18 if unmarried and unemployed.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks.

Average earnings are based on the insured's 10 best years of earnings in the last 15 years.

The minimum monthly old-age pension is EC\$35.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings.

Deferred pension: The pension is increased by 6% for each complete year of deferral.

Old-age grant: A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are based on total covered earnings divided by the total number of weeks of contributions.

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks.

Average earnings are based on the insured's 10 best years of earnings in the last 15 years or the number of years worked if less than 10.

The maximum monthly disability pension is 60% of the insured's average monthly earnings.

Disability grant: A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are based on total covered earnings divided by the total number of weeks of contributions.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a widow(er) aged 50 or older. If the surviving spouse was married to the deceased for less than 3 years or is younger than 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: The pension is 25% of the deceased's pension for each of the first two orphans (33% if a full orphan or disabled). If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

Other eligible survivors (in the absence of the above): 50% of the deceased's pension is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant: A lump sum of three times the deceased's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Weekly covered earnings are based on total covered earnings divided by the total number of weeks of contributions.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$2,000 is paid for the death of the insured; EC\$1,680 for the death of a noninsured spouse; and EC\$840 for the death of a dependent child.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the social insurance 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 aged 16 to 60, including self-employed persons and apprentices.

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: Employees must have at least 13 weeks of insured employment immediately before the incapacity began, including at least 8 weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least 2 quarters of paid contributions in the last 3 consecutive quarters.

Cash maternity benefits: Employees must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period before maternity leave began. Self-employed persons must have at least 3 quarters of paid contributions in the 4 consecutive quarters before the quarter in which maternity leave began.

Cash maternity grant: Paid to an insured woman or a non-insured spouse of an insured man. Employees must have at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth. Self-employed persons must have at least 3 quarters of paid contributions in the 4 consecutive quarters before the expected date of childbirth.

Sickness and Maternity Benefits

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

Maternity benefit: The benefit is 60% of average weekly earnings in the last 30 weeks and is paid 6 weeks before and 6 weeks after the expected date of childbirth; in certain

cases, the benefit may be paid from 3 weeks before and up to 9 weeks after the date of childbirth.

Maternity grant: A lump sum of EC\$500 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the program.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1985 (employment injury and occupational diseases).

Type of program: Employer-liability system.

Coverage

Employed persons aged 16 to 60, including apprentices.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost, which is 1% of employees' gross earnings.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The disability must last at least 4 days.

Temporary Disability Benefits

The benefit is 60% of average earnings in the last 13 weeks and is paid until the disability ends, up to 26 weeks. For an insured person with less than 13 weeks of covered earnings, the benefit is calculated based on average earnings for the total number of covered weeks, with at least 2 weeks used as the divisor.

Permanent Disability Benefits

Permanent disability benefit: The benefit is based on 60% of average earnings in the last 13 weeks and the assessed degree of disability. For an insured person with less than 13 weeks of covered earnings, the benefit is calculated based on average earnings for the total number of covered weeks, with at least 2 weeks used as the divisor.

There is no maximum period for which the benefit is paid.

Constant-attendance allowance: If the insured is assessed with a 100% disability, the allowance is 50% of the permanent disability benefit. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is greater than 1% but less than 30%, a lump sum is paid.

Incapacity for work is assessed by a medical referee.

Workers' Medical Benefits

Medical expenses are reimbursed up to EC\$6,000 for local and overseas treatment.

Survivor Benefits

Survivor pension: 50% of the deceased's pension is paid to a fully or partially dependent widow(er).

The pension ceases if the widow(er) remarries or cohabits.

Orphan's pension: The pension is 25% of the deceased's pension (33% if a full orphan or disabled) for each of the first two dependent children younger than age 18 if unmarried and unemployed. If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

Other eligible survivors (in the absence of the above): 50% of the deceased's pension is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$2,000 is paid for the death of the insured; EC\$1,680 for the death of a noninsured spouse; and EC\$840 for the death of a dependent child younger than age 18 if unmarried and unemployed.

Administrative Organization

Ministry of Finance and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security (<http://www.dss.dm>) administers the program.