

## Dominica

Exchange rate: US\$1.00 = 2.70 East Caribbean dollars (EC\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970 (provident fund).

**Current law:** 1975 (social security) and 2012 (social security regulations).

**Type of program:** Social insurance and social assistance.

#### Coverage

Employed persons, self-employed persons, and apprentices. Voluntary coverage is available.

#### Source of Funds

**Insured person:** 4.5% (rising by 0.25% each year until reaching 6% in 2019) of covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions 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 used to calculate contributions are EC\$7,200.

The maximum annual earnings used to calculate contributions are EC\$72,000.

**Employer:** 6.75% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions 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:** Age 61 (rising by six months each year until reaching 65 in 2021) with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Deferred pension: The pension may be deferred.

**Old-age grant:** Age 60 with at least 50 weeks but less than 500 weeks of paid or credited contributions.

Old-age benefits are payable abroad.

**Disability pension:** Younger than age 60, assessed with a permanent incapacity for work, and has at least 150 weeks of paid or credited contributions.

**Disability grant:** Younger than age 60, assessed with a permanent incapacity for work, and has less than 150 weeks of paid or credited contributions.

A medical referee assesses the incapacity for work.

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 include the spouse; dependent children younger than age 21 if a student, unmarried, and unemployed; and dependent parents and grandparents aged 60 or older, if there is no surviving spouse or dependent child.

The survivor pension ceases on remarriage or cohabitation.

**Survivor grant:** The deceased had at least 150 weeks of contributions but did not qualify for an old-age or disability pension at the time of death.

Survivor benefits are payable abroad.

**Funeral grant:** The deceased received or was entitled to receive an old-age, disability, sickness, or maternity benefit. Paid when the insured, the insured's uninsured spouse, or one of the insured's dependent children younger than age 21 (if a student, unmarried, and unemployed) dies.

#### Old-Age Benefits

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

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

The minimum monthly old-age pension is EC\$36.90.

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

Early pension: The pension is reduced by 0.5% a month for each month the pensioner is younger than the pensionable age.

Deferred pension: The pension increases 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 the total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

### **Permanent Disability Benefits**

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

Average earnings are based on the insured's best 10 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 the total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

### **Survivor Benefits**

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 50 or older. If the surviving spouse was married to the deceased for less than three years or is younger than age 50, the widow(er) receives a survivor pension for one year or while caring for dependent children.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid 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:** If there is no eligible widow(er) or orphan, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

**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 the 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\$2,400 is paid for the death of the insured; EC\$2,016 for the death of an uninsured spouse; and EC\$1,008 for the death of a dependent child.

Benefit adjustment: Benefits are adjusted every three years according to changes in the consumer price index.

### **Administrative Organization**

Ministry of Finance and Social Security provides general supervision.

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

Division of Social Welfare administers social assistance benefits.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1975 (social security).

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

#### **Coverage**

Employed persons, self-employed persons, and apprentices.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness benefits:** Employed persons must have at least 13 weeks of insured employment immediately before the incapacity began, including at least eight weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least two quarters of paid contributions in the last three consecutive quarters.

**Cash maternity benefits:** Employed persons 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 three quarters of paid

contributions in the four consecutive quarters before the quarter in which maternity leave began.

**Cash maternity grant:** Paid to an insured woman or the uninsured spouse of an insured man. Employed persons 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 three quarters of paid contributions in the four consecutive quarters before the expected date of childbirth.

### **Sickness and Maternity Benefits**

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

**Maternity benefit:** 60% of average weekly earnings in the last 30 weeks is paid six weeks before and six weeks after the expected date of childbirth; in certain cases, the benefit may be paid from three weeks before and up to nine weeks after the expected 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.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance 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, including apprentices.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 0.5% 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 four days.

### **Temporary Disability Benefits**

60% of average earnings in the last 13 weeks is paid until the disability ends, for up to 26 weeks.

### **Permanent Disability Benefits**

**Permanent disability benefit:** Up to 60% of average earnings in the last 13 weeks is paid, according to the assessed degree of disability.

The benefit may be paid indefinitely.

Constant-attendance allowance: If the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions, 50% of the insured's permanent disability benefit is paid. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is 1% to 30%, a lump sum is paid.

A medical referee assesses the incapacity for work.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Spouse's pension:** 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a fully or partially dependent widow(er).

The survivor pension ceases on remarriage or cohabitation.

**Orphan's pension:** 25% of the permanent disability benefit the deceased received or was entitled to receive (33% if a full orphan or disabled) is paid 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:** If there is no eligible widow(er) or orphan, 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

All survivor benefits combined must not exceed 100% of the permanent disability benefit the deceased received or was entitled to receive.

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,400 is paid for the death of the

---

insured; EC\$2,016 for the death of an uninsured spouse; and EC\$1008 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.

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