

Jamaica

Exchange rate: US\$1.00 = 96.00 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1965 (national insurance).

Type of program: Social insurance.

Note: Government-financed social assistance benefits of J\$900 a month are provided to low-income and vulnerable persons older than age 60 (at any age if disabled).

Coverage

Employed and self-employed persons.

Voluntary coverage is available.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of covered earnings; household workers and Jamaica Defense Force personnel, J\$50 a week; voluntarily insured persons, J\$100 a week.

The maximum earnings used to calculate contributions are J\$28,846 a week or J\$1,500,000 a year. (There are no maximum earnings used to calculate contributions for household workers.)

Household workers' contributions also finance cash maternity benefits.

Contributions are paid weekly, bimonthly, or monthly, depending on how the employee is paid.

Self-employed person: J\$100 a week plus 5% of covered annual earnings of J\$20,800 to J\$1,500,000.

Employer: 2.5% of covered payroll; household workers and Jamaica Defense Force personnel, J\$50 a week.

The maximum earnings used to calculate contributions are J\$28,846 a week or J\$1,500,000 a year.

The employer's contributions also finance work injury benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 62 and 4 months (women, gradually rising to age 65 by 2016) with at least 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions.

Partial pension: An annual average of 10 to 38 weeks of paid or credited contributions.

Deferred pension: A deferred pension is possible.

Employment must cease until age 70 (men) or age 67 and 4 months (women, gradually rising to age 70 by 2016).

Old-age settlement: Age 65 (men) or age 62 and 4 months (women, gradually rising to age 65 by 2016) and does not meet the contribution requirements for an old-age pension but has at least 52 weeks of paid or credited contributions.

Old-age benefits are payable abroad on request if the insured resides abroad for at least a year.

Disability pension: Assessed as permanently incapable of work with at least 156 weeks of paid contributions.

An independent medical advisor appointed by the Minister of Labor and Social Security assesses the disability and recommends the frequency of any reassessment of the disability.

Disability settlement: Assessed as permanently incapable of work with at least 52 weeks but less than 156 weeks of paid contributions.

A doctor appointed by the Minister of Labor and Social Security assesses the disability.

Disability benefits are payable abroad for a limited period if the insured is receiving medical treatment abroad.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or had an annual average of at least 156 weeks of paid or credited contributions at the time of death.

Eligible survivors include a widow(er) aged 55 or older, permanently incapable of work, or caring for children younger than age 18; a widow who is pregnant by the deceased; and full orphans younger than age 18. Widow(er)s may also receive benefits based on their own earnings record. A limited pension is paid for one year to a widow(er) younger than age 55 without children. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years.

Survivor benefits are payable abroad on request if the survivor resides abroad for at least a year.

Survivor settlement: The deceased did not meet the contribution requirements for an old-age or disability pension but had at least 52 weeks of paid or credited contributions. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years.

Special child's benefit: Paid to a guardian caring for an extramarital child younger than age 18 who is orphaned if the child's deceased mother received or was entitled to receive an old-age or disability pension and the child's father is deceased or his whereabouts are unknown; a lump

sum is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Funeral grant: The deceased or the deceased's spouse received or was entitled to receive an old-age or disability pension at the time of death or had at least 26 weeks of contributions in the 52-week period before the death occurred or 52 weeks contributions in the 24-month period before the death.

Old-Age Benefits

Old-age pension: The basic benefit is J\$2,800 a week plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Partial pension: A reduced pension of J\$2,100 a week (with annual average contributions of 26 to 38 weeks) or J\$1,400 a week (with 10 to 25 weeks) is paid, plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Deferred pension: Calculated in the same way as the old-age pension.

Spouse's supplement: J\$900 a week is paid.

Old-age settlement: A lump sum of J\$50,000 is paid.

Permanent Disability Benefits

Disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

Disability settlement: A lump sum of nine times the weekly basic old-age pension (J\$2,800) is paid.

Survivor Benefits

Spouse's pension: A basic benefit of J\$2,800 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$2,100 a week with 26 to 38 weeks; J\$1,400 a week with 10 to 25 weeks) plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Remarriage settlement: A lump sum of a year's pension is paid.

Orphan's pension: J\$4,900 a week is paid for full orphans.

Orphan's settlement: A lump sum of J\$55,000 is paid for full orphans.

Special child's benefit: J\$4,900 a week is paid; a lump sum of J\$55,000 is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Survivor settlement: A lump sum of J\$50,000 is paid.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the cost of the funeral.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (national insurance) and 2003 (national health insurance).

Type of program: Social insurance system (cash maternity and medical benefits).

Coverage

Cash maternity benefits: Female employees who reside in Jamaica, including household workers.

Exclusions: Self-employed women.

Medical benefits: Residents of Jamaica.

Source of Funds

Insured person

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Self-employed person

Cash maternity benefits: None.

Medical benefits: None.

Employer

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash maternity benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: The total cost of public health care is financed through general taxation. The complementary universal National Health Fund is partially financed by earmarked taxes on tobacco and alcohol.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: At least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must reside in Jamaica.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: A benefit equal to the national weekly minimum wage is paid for eight weeks from the time the claim was made or from the date of childbirth, whichever is later. The claim can be made from 11 weeks before the expected date of childbirth to six months after childbirth.

The national weekly minimum wage is J\$5,000.

Workers' Medical Benefits

Public dispensaries and hospitals provide medical care free or at a nominal cost. The National Health Fund provides universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1965 (national insurance), implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Household workers, unpaid family labor, self-employed persons, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

J\$3,200 a week is paid after a three-day waiting period, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

A medical board or medical appeal tribunal assesses the disability.

Workers' Medical Benefits

Benefits include necessary medical and surgical treatment; rehabilitation; appliances; hospitalization; and medicine.

Survivor Benefits

Survivor benefit: A lump sum of J\$166,400 is paid to a widow(er) of any age; if there is no widow(er), to the guardian of the deceased's children or a dependent mother aged 55 or older. If there is more than one child, the amount is split equally.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the funeral. The funeral grant is normally not paid for a death occurring abroad.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Family Allowances

Regulatory Framework

First law: 1941.

Current law: 2001.

Type of program: Social assistance system.

Coverage

Low-income and vulnerable persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: Children younger than age 18, pregnant women, and nursing mothers. (Social assistance is also provided to persons older than age 60 or disabled, see Old Age, Disability, and Survivors.)

School-age children must maintain an 85% attendance level at school.

Pregnant women and nursing mothers must make regular visits to health centers.

Family Allowance Benefits

Family allowances: J\$750 a month is paid for children up to age 6; from J\$750 to J\$1,150 a month is paid for each school-aged child, depending on gender and grade level; and J\$900 a month is paid for pregnant women and nursing mothers.

A minimum grant of J\$400 a month is paid if the beneficiaries do not meet the school attendance or medical requirements.

Eligible persons are also entitled to receive in-kind benefits, including free school lunches, exemption from secondary school tuition fees, and free medical care at public health centers and hospitals.

Administrative Organization

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) assesses eligibility and administers social assistance benefits as part of the Programme of Advancement Through Health and Education (PATH).