

Jersey

Exchange rate: U.S.\$1.00 equals 0.69 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1972 (attendance allowance), 1974 (social security), 1978 (invalid care and disability benefits), and 1997 (disability transport allowance).

Type of program: Dual social insurance (social security benefits) and social assistance (disability benefits) system.

Coverage

Old-age and survivor benefits: Employed and self-employed persons. Voluntary insurance for nonemployed persons.

Disability benefits: All residents.

Source of Funds

Insured person: 5.2% of earnings; the self-employed contribute 10.5% of earnings. The contribution ceiling is set at £2,664 per month. This contribution also covers sickness, maternity, and work injury benefits, as well as part of the cost of medical services.

Employer: 5.3% of payroll.

Government: Total cost of disability benefits.

Qualifying Conditions

Old-age pension: Payable at age 65 for men and women; women who were registered with the scheme prior to 1975 are eligible for a pension at age 60. The full pension is payable when a person has paid contributions for 45 years; the pension is reduced proportionately for reduced coverage. A pension may also be claimed at an actuarially reduced rate from age 63. No pension is payable if the proportion of contributions required for a full pension is less than 10%.

Disability pension: Permanent incapacity for work and payable after the one-year entitlement to sickness benefit has expired.

Attendance allowance: Payable to the severely disabled who need extra care and attention because of their disability. Paid after 6 months of disability. Subject to an income ceiling of £43,548 per year.

Invalid care allowance: Paid to a person who cares for a beneficiary of attendance allowance. Subject to an income ceiling of £43,548 per year.

Adult disablement allowance: Payable to persons who are congenitally disabled and have no contribution record.

Child disablement allowance: Payable to severely disabled

children under age 16 who are not disabled enough to qualify for attendance allowance.

Survivor pension: Deceased met coverage requirements for entitlement to the old-age pension or was a pensioner at the time of death.

Death grant: Deceased must have paid 1 year of contributions.

Old-Age Benefits

Old-age pension: The full pension is £129.15 a week for a single person or £214.41 for a married couple.

Benefit adjustment: Pensions are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Disability pension: £129.15 a week. An additional £85.26 a week is paid for an adult dependent.

Attendance allowance: £348.99 a month.

Invalid care allowance: £559.00 a month.

Adult disablement allowance: £286.73 a month.

Child disablement allowance: £191.08 a month.

Benefit adjustment: Adjusted annually according to a formula reflecting changes in the earnings index and retail price index.

Survivor Benefits

Survivor allowance: £154.98 a week for the first year of widowhood.

Survivor pension: The full pension is £129.15 a week and payable when entitlement to survivor allowance ceases.

Death grant: £516.40 for an adult and £258.20 for a child under age 3.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current law: 1974.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed and self-employed persons.

Medical care: All residents.

Source of Funds

Insured person

Cash benefits: See Old Age, Disability, and Survivors, above.

Health insurance: 0.8% of earnings; the self-employed pay 2% of earnings. The contributions ceiling is £2,644 a month.

Employer

Cash benefits: See Old Age, Disability, and Survivors, above.

Health insurance: 1.20% of payroll. The contribution ceiling is £2,644 a month per employee.

Government

Hospital care: Total cost.

Health insurance: None.

Qualifying Conditions

Sickness benefit: Has 3 months of contributions prior to the claim for benefit; has paid contributions in the calendar quarter 6 months prior to the claim.

Maternity allowance: Women must have paid 13 weeks of contributions and also have paid contributions in the relevant quarter, which is 1 year prior to the expected date of birth.

Maternity grant: One year of contributions by either husband or wife.

Medical benefits: General practitioner care requires 6 months of residence.

Sickness and Maternity Benefits

Sickness benefit: £129.15 a week for 1 year. An additional £85.26 a week is paid for an adult dependent.

Maternity allowance: £129.15 for up to 18 weeks, starting anytime from the 11th week before the expected date of birth.

Maternity grant: A lump-sum payment of £387.30.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

The medical care provided by hospitals is free of charge. The cost of general practitioner care varies between practices, but the government subsidizes each consultation by £12.00, and the cost of each prescription of pharmaceuticals is limited to £1.95 per item. Exemption from the cost of some medical care services is available to low-income families.

Dependents' Medical Benefits

Same as worker's medical benefits, above.

Administrative Organization

Employment and Social Security Department administers social security and health insurance.

Department of Health and Social Services administers hospital treatment.

Work Injury

Regulatory Framework

First law: 1930.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: See Old Age, Disability, and Survivors, above.

Employer: See Old Age, Disability, and Survivors, above.

Government: See Old Age, Disability, and Survivors, above.

Qualifying Conditions

Work injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Injury benefit is £129.15 a week. A dependent supplement is payable at £85.26 a week. The duration of the benefit payment is 1 year.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Permanent disability pension: £129.15 a week. An additional £85.26 a week is paid for an adult dependent.

Attendance allowance: £348.99 a month.

Disablement gratuity: A lump-sum award is paid if the disability resulting from the accident is assessed at less than 15%.

Workers' Medical Benefits

See medical benefits under Sickness and Maternity, above.

Survivor Benefits

Survivor benefits for dependents: Same as survivor benefits under Old Age, Disability, and Survivors, above. Special rules apply for widow's benefit.

Benefit adjustment: Adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department administers social insurance benefits.

Department of Health and Social Services administers hospital treatment.

Unemployment

Regulatory Framework

First and current law: 1930.

Type of program: Social assistance.

Coverage

Five years' residence in Jersey.

Source of Funds

Insured person: None.

Employer: None.

Government: Local taxes and general revenue.

Qualifying Conditions

Person must be actively seeking employment and be unemployed for reasons not of his or her own making.

Unemployment Benefits

Benefit entitlement is means-tested and dependent on individual circumstances including the level of rent paid. The assessment of an individual's claim to benefit is undertaken at the local (parish) level.

Administrative Organization

The program is administered by 12 separate parish authorities and coordinated by the Committee of Constables.

Family Allowances

Regulatory Framework

First and current law: 1972.

Type of program: Universal system.

Coverage

Residents with one or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Family allowances: Child is under age 16 or in full-time education in Jersey.

Family Allowance Benefits

Assessed on previous year's income-tax return, with a maximum rate being paid for children in a family whose income was less than £6,950 in the previous year.

Maximum rates are £2,686 per year for the first child, £2,294 for the second child, and £2,169 for each subsequent child.

Administrative Organization

Employment and Social Security Department administers the program.