

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: Government-financed social assistance benefits are administered by the Division of Social Welfare.

Coverage

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

There are no special systems for any specified groups of employees.

Source of Funds

Insured person: 4% of covered earnings.

There are no minimum earnings for contribution purposes.

The maximum annual earnings for contribution purposes are EC\$60,000.

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

Self-employed person: 8.65% of declared net earnings.

The minimum declared annual earnings for contribution purposes are EC\$600.

The maximum annual earnings for contribution purposes are EC\$60,000.

Employer: 6.75% of covered payroll. (Employers also contribute on their own behalf as self-employed persons.)

There are no minimum earnings for contribution purposes.

The maximum annual earnings for contribution purposes are EC\$60,000.

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 contributions.

Early pension: There is no early pension.

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 a pension.

Old-age benefits are payable abroad.

Disability pension: The insured must be assessed as permanently incapable of work, be younger than age 60, and have at least 150 weeks of paid or credited contributions.

Disability grant: The insured must be assessed as permanently incapable of work, be younger than age 60, but does not meet the contributions qualifying condition for a disability pension.

Incapacity for work is assessed by a medical referee. Reviews of the assessed incapacity for work may be requested by the medical referee.

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

Survivor pension: The deceased met the qualifying conditions for an old-age pension or disability pension or was a pensioner at the time of death.

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

Survivor grant: The deceased did not meet the qualifying conditions 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 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 equal to 30% of the insured's average earnings, plus 2% for each 50-week period of contributions between 500 weeks and 750 weeks and 1% for each 50-week period exceeding 750 weeks.

Average earnings are based on the insured's 3 best years of earnings in the last 10 years.

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

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

Early pension: There is no early pension.

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

Old-age grant: A lump sum is paid equal to three times the insured's average weekly covered earnings 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 equal to 30% of the insured's average earnings, plus 2% for each 50-week period of contributions between 500 weeks and 750 weeks and 1% for each 50-week period exceeding 750 weeks.

Average earnings are based on the insured's 3 best years of earnings in the last 10 years.

The maximum monthly pension is equal to 60% of average earnings.

Disability grant: A lump sum is paid equal to three times the insured's average weekly covered earnings 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.

The pension ceases if the surviving spouse remarries or cohabits.

Orphan's pension: The pension is equal to 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 between them.

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

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

Survivor grant: A lump sum is paid equal to three times the deceased's average weekly covered earnings 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 meets the cost of 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 Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security 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 and apprentices aged 16 to 60.

Exclusions: Self-employed persons.

There are no special systems for any specified groups of employees.

Source of Funds

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

Self-employed person: Not applicable.

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: The insured must have at least 13 weeks of insured employment immediately before the onset of incapacity, including 8 weeks of paid contributions.

Cash maternity benefits: The insured must have at least 13 weeks of contributions, including 20 weeks in the 30-week period before the start of maternity leave.

Cash maternity grant: Paid to an insured woman or a non-insured spouse of an insured man with at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth.

Medical benefits: The insured must be the holder of a Social Security card.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 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 equal to 60% of average weekly earnings in the last 30 weeks and is payable 6 weeks before and 6 weeks after the expected date of childbirth;

in certain cases, the benefit may be payable 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

Benefits include a reduction on medical bills, subject to government-stipulated costs and conditions.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security 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 and apprentices aged 16 to 60.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost. The cost of the program is equal to 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 equal to 60% of average earnings in the last 13 weeks and is paid until the disability ends, subject to a maximum of 26 weeks. For an insured person with less than 13 weeks of covered earnings, the benefit is calculated on the basis of average earnings for the total number of covered weeks, with a minimum number of 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 on the basis of average earnings for the total number of covered weeks, with a minimum number of 2 weeks used as the divisor.

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

Constant-attendance allowance: If the insured is assessed as 100% disabled, the allowance is equal to 50% of the benefit. The allowance is suspended if the insured is hospitalized.

A lump sum is paid if the assessed degree of disability is greater than 1% but less than 30%.

Incapacity for work is assessed by a medical referee. Reviews of the assessed incapacity for work may be requested by the medical referee.

Workers' Medical Benefits

Medical expenses are reimbursed up to a maximum of EC\$5,000 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) aged 50 or older.

The pension ceases if the surviving spouse remarries or cohabits.

Orphan's pension: The pension is equal to 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 among them.

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

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

Funeral grant: A lump sum is paid to the person who meets the cost of 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 Health and Social Security provides general supervision.

Governed by the Social Security Board, Dominica Social Security administers the program.