

Saint Lucia

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 laws: 2000 (national insurance corporation), with 2002 amendment; and 2003 (national insurance).

Type of program: Social insurance system.

Note: A government-financed social assistance program provides EC\$80 a month to persons of pensionable age, subject to conditions.

Coverage

Employed persons, self-employed persons, and apprentices aged 16 to 65.

Voluntary coverage is possible.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

Source of Funds

Insured person: 5% of covered monthly 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 and work injury benefits.

Self-employed person: 5% of declared average monthly earnings.

There are no minimum earnings for contribution purposes.

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

The self-employed person's contributions also finance sickness and maternity benefits.

Employer: 5% of covered monthly payroll.

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 and work injury benefits.

Government: 5% of monthly payroll for contributing civil servants.

Qualifying Conditions

Old-age pension: Age 62 with at least 13 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 60 with at least 13 years of contributions. Retirement from gainful employment is necessary.

Deferred pension: The pension may be deferred until age 65.

Old-age grant: Age 62 and does not meet the qualifying conditions for the old-age pension.

All old-age benefits are payable abroad, subject to conditions.

Disability pension: Younger than age 62 with at least 5 years of contributions, including 36 months in the last 72 months before the disability began; a total of at least 13 years of contributions. The insured must have an assessed degree of disability of 30% or more. If the assessed degree of disability is less than 30%, a disability grant is paid.

The degree of disability is assessed by a registered medical doctor at least every 2 years.

Disability grant: The insured must be assessed as disabled and does not meet the qualifying conditions for the disability pension.

The disability is assessed by a registered medical doctor.

All disability benefits are payable abroad, subject to conditions.

Survivor pension: The insured met the qualifying conditions for a pension or was a pensioner at the time of death.

Eligible survivors are a widow(er) (including a common-law spouse), children, parents, grandparents, and orphans younger than age 16 (age 18 if a full-time student).

Survivor grant: Paid to the widow(er) of an insured person who did not meet the qualifying conditions for a pension and had not received an old-age grant.

Funeral grant: Paid to an insured person for the death of a dependent child or spouse.

All survivor benefits are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension: The pension is equal to 40% of the insured's average covered earnings, plus 0.1% of average covered earnings for each month of contributions exceeding 156 months.

Average covered earnings are calculated on the basis of the insured's earnings in the best 5 years.

The minimum monthly pension is EC\$200.

Early pension: The pension is reduced by 0.5% for each month the pension is taken before age 62.

Deferred pension: The pension is calculated in the same way as the old-age pension.

Old-age grant: A lump-sum refund of 50% of contributions is paid without interest. (For those covered previously by the provident fund, 100% of contributions are refunded, plus accrued interest.)

Permanent Disability Benefits

Disability pension: If the assessed degree of disability is at least 30%, a monthly pension is paid calculated according to the assessed degree of disability. If the assessed degree of disability is less than 30%, a disability grant is paid.

The minimum pension for an assessed degree of disability of at least 30% is equal to 65% of the insured's average covered earnings in the month of the accident.

The maximum pension is equal to 100% of the insured's average covered earnings in the month of the accident.

Disability grant: A lump sum is paid equal to 60 months' benefit.

Survivor Benefits

Survivor pension: In the absence of any other survivors, 75% of the deceased's old-age pension or disability pension is paid to a widow(er) aged 62 or older. If there are other dependent survivors, the widow(er) receives 50% of the deceased's pension.

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

A limited pension is paid for a year to a widow(er) younger than age 62 who has no dependent children.

Orphan's pension: 50% of the deceased's pension (50% of each insured parent's pension if a full orphan) is paid to a dependent child younger than age 16 (age 18 if a full-time student).

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

Survivor grant: A lump sum is paid at least equal to the value of the old-age grant or disability grant that would have been paid to the deceased.

Funeral grant: The cost of the funeral is paid, up to a maximum of EC\$1,750.

Administrative Organization

Minister of Finance (<http://www.stlucia.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (national insurance).

Current laws: 2000 (national insurance corporation) and 2003 (national insurance).

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

Coverage

Employed persons, self-employed persons, and apprentices aged 16 to 65.

Exclusions: Civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

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: The insured must have been employed on the day before the incapacity began and have at least 6 months of contributions, including 2 of the 4 months immediately before the incapacity began.

Cash maternity benefits: The insured must have at least 7 months of contributions in the 10 months immediately before the date of the claim.

Maternity grant: Paid to women receiving cash maternity benefits and to women whose husbands have at least 7 months of contributions.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 65% of the insured's average earnings and is paid after a 3-day waiting period for up to 26 weeks.

Average earnings are calculated on the basis of the insured's earnings in the best 2 of the last 4 months.

Maternity benefit: The benefit is equal to 65% of the insured's average earnings and is paid for up to 3 months, beginning 6 weeks before the expected month of childbirth.

Average earnings are calculated on the basis of the insured's earnings in the best 7 of the last 10 months.

Maternity grant: A lump sum of EC\$600 is paid.

Workers' Medical Benefits

No statutory benefits are provided.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Minister of Finance (<http://www.stlucia.gov.lc>) provides general supervision.

National Insurance Corporation (<http://www.stlucianis.org>) administers the program.

Work Injury

Regulatory Framework

First law: 1964 (employer liability).

Current law: 2000 (national insurance corporation).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices aged 16 to 65.

Exclusions: Self-employed persons; civil servants were excluded until February 1, 2003.

Special system for civil servants not covered by the National Insurance Corporation.

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

Work injury benefits: There is no minimum qualifying period. Benefits are paid for work injuries and prescribed occupational diseases.

Temporary Disability Benefits

The benefit is equal to 65% of daily earnings and is paid from the day of injury until full recovery, for a maximum of 52 weeks.

Permanent Disability Benefits

Permanent disability pension: For a total disability (100%), the monthly pension is equal to 65% of covered earnings; for an assessed degree of disability of less than 100%, a percentage of the full pension is paid according to the assessed degree of disability.

A lump sum is paid for an assessed degree of disability less than 30%.

The disability is assessed every 6 months by an appointed medical board.

Pensions are payable abroad, subject to conditions.

Workers' Medical Benefits

All medical expenses, including specialist care abroad if necessary, are paid up to a maximum of EC\$20,000 per work injury or occupational disease.

Survivor Benefits

Survivor benefit: A benefit is paid to a widow(er) (including a common-law spouse), children, parents, and grandparents who were fully or largely dependent on the deceased.

If the spouse, parent, or grandparent is of pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a benefit is paid for a year or until the youngest child reaches age 16 (age 18 if a full-time student). If a survivor is disabled, the benefit is paid for the duration of the disability.

Funeral grant: The cost of the funeral is paid, up to a maximum of EC\$1,750.

Administrative Organization

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National Insurance Corporation (<http://www.stlucianis.org>) administers the program.