

## Saint Lucia

Exchange rate: U.S.\$1.00 equals  
2.70 East Caribbean dollars (E.C.\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

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

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

**Type of program:** Social insurance system.

#### Coverage

Employees and apprentices aged 16 to 65.

Exclusion: Civil servants were excluded until January 31, 2003.

#### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

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

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

All of the above contributions also finance sickness, benefits, maternity benefits, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 61 with 10 years of contributions. Retirement from gainful employment is necessary.

**Old-age settlement:** Age 61 and does not meet the qualifying conditions for the old-age pension.

**Disability pension:** Under age 61 with at least of 5 years of contributions.

**Disability settlement:** Disabled with less than 5 years of contributions.

**Survivor pension:** The insured met the qualifying conditions for a pension or was a pensioner at the time of death. The pension is paid to a widow(er) who is age 61 or older or caring for a dependent child. A limited pension is paid for 1 year to a widow(er) who is under age 61 and has no dependent children.

**Survivor settlement:** Paid to the widow(er) of an insured person who did not meet the qualifying conditions for a pension.

#### Old-Age Benefits

**Old-age pensions:** 40% of average covered earnings in the best 5 of the last 10 years, plus 0.1% of average covered earnings for each month of contributions over 144 months.

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

#### Permanent Disability Benefits

**Disability pension:** The pension is in proportion to the assessed degree of disability.

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

**Disability settlement:** A lump-sum benefit.

#### Survivor Benefits

**Survivor pension:** In the absence of any other survivors, 75% of the insured's old-age pension or disability pension is payable to a widow(er). If there are other survivors or dependents, the rate of the survivor pension is reduced by 50%.

**Orphan's pension:** In the absence of any other survivors, 50% of the insured's pension (50% of each insured parent's pension if a full orphan) is payable to a dependent child under age 16 (age 18 if a full-time student). If there are other survivors or dependents, the rate of the orphan's pension is reduced by 50%.

The maximum benefit is 100% of the insured's pension.

**Survivor settlement:** A lump-sum benefit.

**Funeral grant:** Expenses up to a maximum of E.C.\$1,750.

#### Administrative Organization

Minister of Finance provides general supervision.

National Insurance Board 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

Employees and apprentices aged 16 to 65.

Exclusion: Civil servants were excluded until January 31, 2003.

### Source of Funds

**Insured 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.

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

### Qualifying Conditions

**Cash sickness benefits:** Employed on the day before the onset of illness, 6 months of contributions including 2 of the 4 months immediately before the onset of illness.

**Cash maternity benefits:** Seven months of contributions in the 10 months immediately before the date of the claim.

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

### Sickness and Maternity Benefits

**Sickness benefit:** 65% of the insured's average salary in the last 2 months. The benefit is payable after a 3-day waiting period for up to 26 weeks.

**Maternity benefit:** 65% of the insured's average salary in the last 7 months. The benefit is payable for 3 months, beginning 1 month before the expected month of childbirth.

**Maternity grant:** A lump sum of E.C.\$600.

### Workers' Medical Benefits

No statutory benefits are provided. (Enabling legislation exists, but specific benefits are yet to be prescribed.)

### Administrative Organization

Minister of Finance provides general supervision.  
National Insurance Board 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

Employees and apprentices aged 16 to 65.

Exclusion: Civil servants were excluded until January 31, 2003.

### Source of Funds

**Insured 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.

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

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

65% of wages. The benefit is payable from the day of injury until full recovery, for up to 52 weeks.

### Permanent Disability Benefits

65% of covered earnings for an assessed degree of disability of 100%; the pension is reduced in proportion to an assessed degree of disability of less than 100%.

### Workers' Medical Benefits

All medical expenses, including specialist care abroad if necessary, up to a maximum of E.C.\$20,000.

### Survivor Benefits

**Survivor benefit:** A benefit is paid to parents and grandparents who were fully or largely dependent on the insured.

**Funeral grant:** Expenses up to a maximum of E.C.\$1,750.

### Administrative Organization

Minister of Finance provides general supervision.  
National Insurance Board administers the program.