

## 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.

#### 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 calculation purposes.

The maximum annual earnings for contribution calculation 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 calculation purposes.

The maximum annual earnings for contribution calculation 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 calculation purposes.

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

The employer's contributions also finance sickness and maternity benefits and work injury benefits.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 63 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 63 and ineligible for the old-age pension.

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

**Disability pension:** Younger than age 63 with at least 5 years of contributions, including at least 36 months in the last 72 months before the disability began. The insured must have an assessed degree of disability of 30% or more.

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

**Disability grant:** The insured must be assessed with a degree of disability of less than 30% or does not satisfy the contribution 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 was ineligible for a pension and had not received an old-age grant.

The widow(er)'s pension ceases on remarriage or cohabitation.

**Funeral grant:** Paid for the death of an insured person who was eligible for any social insurance benefit, had at least 6 months of contributions in the 12 months before the date of death, or had paid contributions equal to the amount of the benefit (up to EC\$1,750).

All survivor benefits are payable abroad, subject to conditions.

#### Old-Age Benefits

**Old-age pension:** The pension is 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 based on 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 63.

**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.

The minimum pension is 65% of the insured's average covered earnings in the month of the accident.

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

**Disability grant:** If the assessed degree of disability is less than 30%, a lump sum of 60 months of benefit is paid.

### **Survivor Benefits**

**Survivor pension:** In the absence of any other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 63 or older. If there are other dependent survivors, the widow(er) receives 50% of the deceased's pension.

A limited pension is paid for a year to a widow(er) younger than age 60 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 EC\$1,750.

### **Administrative Organization**

Ministry of Finance ([http://www.stlucia.gov.lc/agencies/ministry\\_of\\_finance.htm](http://www.stlucia.gov.lc/agencies/ministry_of_finance.htm)) provides general supervision.

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

## **Sickness and Maternity**

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### **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 at least 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 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 based on the insured's earnings in the best 2 of the last 4 months.

**Maternity benefit:** The benefit is 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 based on 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/agencies/ministry\\_of\\_finance.htm](http://www.stlucia.gov.lc/agencies/ministry_of_finance.htm)) 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 65% of daily earnings and is paid from the day of injury until full recovery, for up to 52 weeks.

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability (100%), the monthly pension is 65% of covered earnings.

Partial disability: For an assessed degree of disability of 30% to 99%, 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 are paid, including specialist care abroad if necessary, are paid up to 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 has a disability, the benefit is paid for the duration of the disability.

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

### **Administrative Organization**

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