

## Saint Lucia

Exchange rate: US\$1.00 = 2.70 East  
Caribbean dollars (EC\$).

### 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

Employed persons, self-employed persons, and apprentices.

Voluntary coverage is available for old-age benefits.

Exclusions: Civil servants prior to 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 used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$60,000.

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

**Self-employed person:** Contributions are paid according to wage categories.

The minimum monthly earnings used to calculate contributions are EC\$50.

The maximum annual earnings used to calculate contributions 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 used to calculate contributions.

The maximum annual earnings used to calculate contributions 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 (gradually rising to 65 by 2015) with at least 168 months of contributions (rising to 180 months in 2012). Employment must cease.

Early pension: Age 60 with at least 168 months of contributions (rising to 180 months in 2012). Employment must cease.

The pension may be deferred until age 65.

**Old-age grant:** Age 63 (rising gradually to age 65 by 2015) and ineligible for the old-age pension.

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

**Disability pension:** Younger than the normal pensionable age with at least 60 months of contributions, including at least 36 consecutive months before the disability began; or meets the requirements for an old-age pension. The insured must have an assessed disability that is not the result of a work injury and must not receive a cash sickness benefit.

A registered medical doctor assesses the degree of disability at least every two years.

**Disability grant:** The insured is assessed with a degree of disability of less than 30% or does not meet the contribution conditions for the disability pension.

A registered medical doctor assesses the degree of disability.

All disability benefits are payable abroad, subject to conditions.

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

Eligible survivors are a widow(er) married to the insured for at least three years, including a common-law spouse; children younger than age 16 (age 18 if a full-time student, no limit if disabled); and parents or grandparents of pensionable age if there are no other survivors.

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

**Survivor grant:** Paid to an eligible survivor if the insured did not meet the qualifying conditions for an old-age or disability pension at the time of death.

**Funeral grant:** Paid for the death of an insured person, spouse, or dependent child who met the contribution requirements for any benefit other than a grant or allowance, had at least six months of contributions in the 12 months before the date of death, or had paid contributions in 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 benefit is 40% of the insured's average covered earnings plus 0.5% of average covered earnings for each month of contributions exceeding 168 months (180 months in 2012).

Average covered earnings are calculated based on the insured's earnings in the best five years, up to a maximum.

The minimum monthly pension is EC\$300.

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

**Old-age grant:** The benefit is a lump sum of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

### **Permanent Disability Benefits**

**Disability pension:** If the insured has at least 60 months of contributions but less than the minimum contribution required for an old-age pension, 35% of the insured's average covered earnings is paid. If the insured meets the requirements for an old-age pension, the benefit is 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month that contributions exceed the requirements for an old-age pension.

Average covered earnings are calculated based on the insured's earnings in the best five years, up to a maximum.

The minimum monthly pension is EC\$300.

The maximum pension is 60% of the insured's average covered earnings.

**Disability grant:** The benefit is a lump sum of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

### **Survivor Benefits**

**Survivor pension:** If there are no other survivors, 75% of the old-age or disability pension the deceased received or was eligible to receive is paid to a widow(er). If there are other dependent survivors, 50% of the deceased's pension is paid to the widow(er).

**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).

If there are no other survivors, 50% of the deceased's pension is paid to a parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was eligible to receive.

**Survivor grant:** The benefit is a lump sum 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, up to EC\$1,750 for an insured person, EC\$1,500 for a spouse, and EC\$150 to EC\$1,500 for a child, depending on the child's age, is paid.

### **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.

Exclusions: Civil servants prior to 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.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness benefits:** The insured must have been employed on the day before the incapacity began and have at least six months of contributions, including at least two of the four months immediately before the incapacity began. The incapacity must not be the result of a work injury.

**Cash maternity benefits:** The insured must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth.

**Maternity grant:** The insured must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth. The grant may be paid to the mother or an insured cohabitating partner who has lived with the mother for a continuous period of at least five years.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 65% of the insured's average earnings is paid after a three-day waiting period.

Average earnings are calculated based on the insured's earnings in the last four months.

**Maternity benefit:** 65% of the insured's average earnings is paid for up to three months, beginning the month before the expected month of childbirth.

Average earnings are calculated based on the insured's earnings in the last 10 months.

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

### **Workers' Medical Benefits**

No statutory benefits are provided.

Insured persons who meet the requirements for a cash sickness benefit receive hospitalization and medical treatment at approved hospitals through the national insurance scheme.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

### **Administrative Organization**

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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.

Exclusions: Self-employed persons; civil servants prior to 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.

**Self-employed person:** Not applicable.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

65% of average covered earnings in the month of the injury or the average covered earnings in the best two of the last four months of contributions is paid for up to 12 months or until the award of a permanent disability benefit or full recovery (whichever is earlier).

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total disability of at least 30%, the monthly pension is 65% of covered earnings in the month of the accident.

For an assessed degree of disability less than 30%, a lump sum of 60 months of the permanent disability pension the deceased would have been entitled to receive is paid.

An appointed medical board assesses the disability every six months.

Pensions are payable abroad, subject to conditions.

### **Workers' Medical Benefits**

All medical expenses, including surgical, dental, and hospital treatment and medicine, 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) of pensionable age or with an incapacity for work, including a common-law spouse; children younger than age 16 (age 18 if full-time students); parents and grandparents of pensionable age or other dependent relatives if there are no other survivors.

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

## Saint Lucia

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If there are no other survivors, 75% of the old-age or disability pension the deceased received or was eligible to receive is paid to a widow(er). If there are other dependent survivors, 50% of the deceased's pension is paid to a widow(er).

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).

If there are no other survivors, 50% of the deceased's pension is paid to a parent or grandparent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was eligible to receive.

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

### ***Administrative Organization***

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