

## Saint Vincent and the Grenadines

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

### Old Age, Disability, and Survivors

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#### Regulatory Framework

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

**Current law:** 1986 (social insurance).

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

#### Coverage

Employed persons aged 16 to 59 and the self-employed.

#### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 3.5% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are E.C.\$3,770.

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

#### Qualifying Conditions

**Old-age pension:** Age 60 with 500 weeks of contributions.

**Old-age grant:** Age 60 with 50 weeks of contributions.

**Disability pension:** Under age 60 and disabled with 150 weeks of contributions.

**Survivor pension:** 150 weeks of contributions.

**Survivor grant:** The insured did not meet the qualifying conditions for a pension.

**Funeral grants:** The insured was eligible for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of average annual earnings. The pension is increased if the insured has over 500 weeks of contributions.

**Provisional or reduced pension:** A pension may be paid with 150 weeks of contributions; the benefit increases with 25 additional weekly contributions a year.

The minimum benefit is E.C.\$55 a week.

The maximum benefit is 60% of average annual earnings.

**Old-age grant:** Six times the average weekly wage for each 50-week period of contributions.

#### Permanent Disability Benefits

30% of average earnings with between 150 and 500 contributions; the pension is increased if the insured has over 500 contributions.

The minimum benefit is E.C.\$55 a week.

The maximum benefit is 60% of average annual earnings.

#### Survivor Benefits

**Survivor pension:** 75% of the insured's pension, payable to a surviving spouse aged 50 or older or disabled or caring for a child who is eligible for survivor benefits. The pension is payable for 1 year to a pregnant widow under age 50 with no dependent children; the benefit continues if the child is born and is eligible for benefits.

**Orphan's pension:** 25% of the insured's pension for each dependent child under age 16 (age 18 if a student); 50% for a full orphan.

**Other eligible survivors (in the absence of the above):** Dependent parents may be eligible.

**Survivor grant:** A benefit is provided.

**Funeral grant:** E.C.\$2,000 is payable to the person who paid for the funeral.

#### Administrative Organization

National Insurance Board administers the program.

#### Sickness and Maternity

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##### Regulatory Framework

**First and current law:** 1986.

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

##### Coverage

Employed persons aged 16 to 60.

##### 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.

##### Qualifying Conditions

**Cash sickness benefits:** Currently employed with 26 weeks of contributions, including 8 weeks in the last 13 weeks before onset of illness.

**Cash maternity benefits:** Thirty weeks of contributions, including 20 weeks during the 30-week period immediately preceding the claim.

**Maternity grant:** The woman or her husband meets the qualifying conditions for cash sickness benefit.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 65% of average earnings during the 13 weeks before the onset of illness. The benefit is payable for up to 26 weeks.

**Maternity benefit:** 65% of average earnings during the 30 weeks before the start of benefit. The benefit is payable for up to 13 weeks (including the week of childbirth, plus 6 weeks before and 6 weeks after).

**Maternity grant:** E.C.\$500.

### **Administrative Organization**

National Insurance Board administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1939.

**Current law:** 1997.

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

#### **Coverage**

Employed persons.

Exclusion: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 0.05% of payroll.

**Government:** 0.05% of payroll as an employer.

#### **Qualifying Conditions**

**Work injury benefits:** The insured must be employed. Employees older and younger than the usual insurable ages are eligible. The benefit is paid for an occupational injury only.

#### **Temporary Disability Benefits**

70% of average weekly insurable earnings for a period of 26 weeks in the first instance; thereafter, for 52 weeks.

#### **Permanent Disability Benefits**

70% of average weekly insurable earnings for the duration of the disability. The assessed degree of disability must exceed

30%, and the insured must have exhausted entitlement to the temporary disability benefit.

**Constant-attendance allowance:** 150% of the disability pension for as long as constant attendance is required. Must be an outpatient receiving a permanent disability pension (100% disability) and in need of the constant attendance of another.

**Disability grant:** If the assessed degree of disability is less than 30%, a lump sum is paid equal to 365 times average weekly insurable earnings. The insured must have exhausted entitlement to a temporary disability benefit.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital treatment; medicines; appliances; and transportation.

### **Survivor Benefits**

**Survivor benefit:** The insured's death resulted from a work injury or an occupational disease. A widow(er), unmarried children, and any other person who was fully dependent on the insured may qualify. Insured workers have the prior option of naming the beneficiary.

**Widow(er) pension:** 35% of average weekly insurable earnings. The pension is paid to the widow(er) until death or remarriage.

**Orphan's pension:** 11.6% of average weekly insurable earnings (23% if disabled) to children up to age 16 (age 18 if a full-time student).

**Other dependents:** 11.6% of average weekly insurable earnings for 1 year.

**Funeral grant:** If the insured died as the result of a work injury or an occupational disease, E.C.\$3,600 is payable to the person who paid for the funeral.

### **Administrative Organization**

National Insurance Board administers the program.