

## Antigua and Barbuda

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1972 (social insurance), 1973 (old age), 1973 (survivors), 1977 (disability), 1993 (social assistance), 2001 (self-employed persons), and 2013 (collection of contributions).

**Type of program:** Social insurance and social assistance system.

#### Coverage

**Social insurance:** Employed and self-employed persons.

Exclusions: A married woman working for her husband, certain family members working for a family business, certain casual workers, foreign diplomats, employees of international organizations, and foreign military personnel residing in Antigua and Barbuda.

**Social assistance:** Needy residents of Antigua and Barbuda.

#### Source of Funds

##### Insured person

**Social insurance:** 5% (gradually rising by 0.25% a year from 2018 until reaching 7% by 2025) (private sector) or 4% (gradually rising by 0.25% a year from 2018 until reaching 6% by 2025) (public sector) of monthly covered earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The insured person's contributions also finance sickness (private sector only) and maternity benefits.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 10% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions vary by self-employment category, with the lowest minimum being the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

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

**Social assistance:** None.

#### Employer

**Social insurance:** 7% (gradually rising by 0.25 a year from 2018 until reaching 9% by 2025) of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

The employer's contributions also finance sickness (private sector only) and maternity benefits.

**Social assistance:** None.

#### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 61 (gradually rising by one year every two years from 2019 to 2025 until reaching age 65) with at least 550 weeks (gradually rising from 2019 to 2025 until reaching 750 weeks) of contributions.

**Old-age settlement (social insurance):** Age 61 with at least 52 weeks but less than 500 weeks of contributions. Social insurance old-age benefits are payable abroad.

**Old-age assistance (social assistance, income tested):** Age 89 (age 60 if blind or disabled) with annual income from all sources of less than EC\$5,000. Must have resided in the country for at least 15 years (20 years if not a citizen).

**Disability pension (social insurance):** Must be younger than the normal retirement age, be assessed with a disability, and have at least 156 weeks of contributions.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment. If opinions differ, the Chief Medical Officer decides.

**Disability settlement (social insurance):** Must be younger than the normal retirement age, be assessed with a disability, and have at least 52 weeks but less than 156 weeks of contributions.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment. If opinions differ, the Chief Medical Officer decides.

Disability benefits are payable abroad.

**Survivor pension (social insurance):** The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow who was married to or living with the deceased for at least three years at the time of death, a disabled widower who was married to or living with the deceased for at least three years and was financially dependent on the deceased at the time of death, and unmarried children younger than age 16 (age 18 if a student, no limit if disabled).

**Survivor settlement (social insurance):** The deceased received or was entitled to receive an old-age or disability settlement at the time of death.

Eligible survivors include a widow who was married to or living with the deceased for at least three years at the time of death, a disabled widower who was married to or living with the deceased for at least three years and was financially dependent on the deceased at the time of death, and unmarried children younger than age 16 (age 18 if a student, no limit if disabled).

The widow(er)'s pension ceases upon remarriage.

The survivor pension and settlement are payable abroad.

**Funeral grant (social insurance):** The deceased had at least 26 weeks of paid contributions in the last 12 months or received or was entitled to receive sickness benefits, maternity benefits, or a social insurance old-age or disability pension at the time of death.

### Old-Age Benefits

**Old-age pension (social insurance):** 25% of the insured's average annual earnings plus 1% for each 50-week period of contributions exceeding 550 weeks (gradually rising from 2019 to 2025 until reaching 750 weeks) of contributions is paid, up to 50% of the maximum annual earnings used to calculate benefits.

Average annual earnings are based on the insured's best five years of covered earnings in the last 10 years of work; if the insured has worked less than five years, the average is based on the insured's total earnings.

The maximum monthly earnings used to calculate benefits are EC\$6,500.

The minimum monthly pension is EC\$350.

**Old-age settlement (social insurance):** A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Benefit adjustment: Benefits are adjusted according to actuarial recommendations.

**Old-age assistance (social assistance, income tested):** EC\$255 a month is paid.

### Permanent Disability Benefits

**Disability pension (social insurance):** 25% of the insured's average annual earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50% of the maximum annual earnings used to calculate benefits.

Average annual earnings are based on the insured's best five years of covered earnings in the last 10 years of work; if the insured has worked less than five years, the average is based on the insured's total earnings.

The maximum monthly earnings used to calculate benefits are EC\$6,500.

The minimum monthly pension is EC\$350.

**Disability settlement (social insurance):** A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Benefit adjustment: Benefits are adjusted according to actuarial recommendations.

### Survivor Benefits

#### Survivor pension (social insurance)

*Spouse's pension:* 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible widow. Widows younger than age 50 receive the pension for one year; a disabled widow(er)'s pension continues for the duration of the disability.

The minimum monthly spouse's pension is EC\$350.

*Orphan's pension:* 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan (reduced proportionately if the deceased had three or more children); 50% for a full orphan.

The minimum monthly orphan's pension is EC\$87.50.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

**Survivor settlement (social insurance):** A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Benefit adjustment: Benefits are adjusted according to actuarial recommendations.

**Funeral grant (social insurance):** A lump sum of EC\$2,500 is paid to the person(s) who paid for the funeral.

### Administrative Organization

Ministry of Finance provides general supervision.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/>) administers the programs.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1972 (social insurance), 1973 (sickness), 1973 (maternity), and 2010 (medical benefits).

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

### Coverage

**Cash benefits:** Private-sector employees, self-employed persons, and public-sector employees (cash maternity benefit only).

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; employees of international organizations; and foreign military personnel residing in Antigua and Barbuda.

**Medical benefits:** Legal residents of Antigua and Barbuda.

### Source of Funds

#### Insured person

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

**Medical benefits:** 3.5% of gross covered earnings.

The minimum earnings used to calculate contributions are EC\$100 a week or EC\$400 a month.

There are no maximum earnings used to calculate contributions.

#### Self-employed person

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

**Medical benefits:** 5% of declared earnings, according to three salaried classes set by the Medical Benefits Scheme.

#### Employer

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

**Medical benefits:** 3.5% of gross payroll; 7% for employees with earnings less than EC\$100 a week or EC\$400 a month.

#### Government:

**Cash benefits:** None.

**Medical benefits:** None.

### Qualifying Conditions

**Cash sickness benefit:** Aged 16 to 60 with at least 26 weeks of contributions and at least eight weeks of work in the three calendar months before the incapacity began. The insured must have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

**Cash maternity benefit:** Aged 16 to 60 with at least 26 weeks of contributions in the year before the last six weeks prior to the expected date of childbirth or before the claim is made.

**Maternity grant:** Paid to an insured woman or the wife of an insured man with at least 26 weeks of paid contributions in the year before the expected date of childbirth.

**Medical benefits:** Must have at least 26 weeks of paid contributions in any calendar year or in any 12-month period, be younger than age 16, or be elderly and permanently incapable of work.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to 26 weeks; may be extended for up to an additional 13 weeks with a doctor's certificate.

Average weekly earnings are based on the insured's covered earnings in the three calendar months before the incapacity began.

**Maternity benefit:** 60% of the insured's average weekly earnings is paid for up to 13 weeks beginning no earlier than six weeks before the expected date of childbirth.

Average weekly earnings are based on the insured's covered earnings in the 52 weeks before the last six weeks prior to the expected date of childbirth.

**Maternity grant:** A lump sum of EC\$560 is paid for each child.

### Workers' Medical Benefits

Public health facilities provide medical services under the Medical Benefits Scheme. Benefits under the Medical Benefits Scheme are limited to treatments related to asthma, cancer, cardiovascular diseases, certified mental incapacity, diabetes, glaucoma, hypertension, leprosy, and sickle cell anaemia.

Necessary medical treatment is permitted abroad.

### Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

### Administrative Organization

Ministry of Finance provides general supervision for the cash benefits.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/>) administers the cash benefits.

Ministry of Health provides general supervision for the medical benefits.

## Antigua and Barbuda

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Medical Benefits Scheme (<http://www.mbs.gov.ag/v2>), supervised by the Ministry of Health and a Board of Directors, administers the medical benefits.

### Work Injury

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#### Regulatory Framework

**First and current law:** 1956 (workmen's compensation).

**Type of program:** Employer-liability system through a public or private carrier.

#### Coverage

Employed persons.

Exclusions: Public-sector workers, police and military personnel, home workers, and self-employed persons.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums).

**Government:** None.

#### Qualifying Conditions

Must be assessed with a work injury or occupational disease. The incapacity must last more than three days.

#### Temporary Disability Benefits

75% of the employee's average weekly or monthly earnings (80% if younger than age 18) is paid until full recovery or for up to five years, whichever occurs earlier.

Average weekly or monthly earnings are based on the employee's covered earnings in the 12 months before the accident occurred or the occupational disease began. If the employee has been employed for less than 12 months, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the accident occurred or the occupational disease began, whichever is greater.

Constant-attendance allowance: Up to 50% of the temporary disability benefit is paid if the employee requires the constant attendance of others to perform daily functions. The nature and duration of the attendance must be assessed by a doctor.

#### Permanent Disability Benefits

For a total (100%) disability, a lump sum of 54 months (108 months if younger than age 18) of the employee's average weekly or monthly earnings is paid.

Average weekly or monthly earnings are calculated on the employee's covered earnings in the 12 months before the accident occurred or the occupational disease began. If the employee has been employed for less than 12 months, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the accident occurred or the occupational disease began, whichever is the greater.

The maximum permanent disability benefit is EC\$60,000.

Partial disability: For an assessed degree of disability of at least 2% but less than 100%, a percentage of the full lump-sum benefit is paid according to the assessed loss of earnings capacity and the type of disability.

#### Workers' Medical Benefits

Benefits include reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicine; appliances including artificial limbs; and transportation.

#### Survivor Benefits

**Survivor benefit:** A lump sum of 42 months of the employee's average weekly or monthly covered earnings may be split among dependent survivors.

The maximum combined survivor benefit is EC\$50,000.

**Funeral grant:** The cost of the funeral is paid.

#### Administrative Organization

Labour Department in the Ministry of Justice, Legal Affairs, Public Safety and Labour provides general supervision.

Courts supervise the agreement between an employer and an employee.

### Unemployment

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#### Regulatory Framework

Under the 1975 Labour Code, employers must provide severance pay of at least one day of basic wages, excluding overtime pay, for every month of employment to employees who are laid off and have been employed for at least one year.