

Guyana

Exchange rate: US\$1.00 = 202.00 Guyana dollars (G\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1944 (old-age assistance).

Current law: 1969 (social security).

Type of program: Social insurance and social assistance system.

Note: The Social Security and Senior Citizens Welfare Department administers additional social assistance benefits to the needy, the infirm, and orphans younger than age 16.

Coverage

Social insurance: All public- and private-sector employees earning at least G\$7.50 a week; and self-employed persons.

Voluntary coverage is available for previously insured persons until age 60.

Exclusions: Casual employees and family labor.

Social assistance: Citizens and residents of Guyana.

Source of Funds

Insured person

Social insurance: 5.6% of covered earnings. The voluntarily insured contribute 9.3% of average weekly earnings in the last two years before covered employment ceased.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

Contributions are paid weekly or monthly, depending on the nature of employment.

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

Social assistance: None.

Self-employed person

Social insurance: 12.5% of declared income.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

Contributions are paid weekly or monthly, depending on the nature of employment.

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

Social assistance: None.

Employer

Social insurance: 8.4% of covered monthly payroll; 1.5% for persons younger than age 16 and aged 60 or older.

The maximum weekly earnings used to calculate contributions are G\$34,760 (adjusted annually).

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

Social assistance: None.

Government

Social insurance: Contributes as an employer; provides loans to cover any deficit.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 60 with at least 750 weeks of paid or credited contributions, including at least 150 weeks of paid contributions. Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks.

Retirement is not necessary.

Old-age grant (social insurance): Age 60 with less than 750 weeks of contributions, including at least 50 weeks of contributions before age 60.

Old-age benefits are not payable abroad.

Old-age pension (social assistance): Age 65 with at least 10 years of residence, including the two years immediately before the claim is made.

Disability pension (social insurance): Aged 16 to 59 and assessed with an incapacity for work that is likely to remain permanent. Must have at least 250 weeks of paid or credited contributions, including at least 150 weeks of paid contributions; must be incapable of work for at least 26 weeks; and must not be receiving a sickness benefit.

The National Insurance Medical Board assesses the incapacity for work.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Disability grant (social insurance): Aged 16 to 59 and assessed with an incapacity for work that is likely to remain permanent. Must have at least 50 but less than 150 paid contributions and have been incapable of work for at least 26 weeks.

Disability benefits are not 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; or aged 16 to 59 with at least 250 weekly paid or credited contributions, including at least 150 paid contributions.

Eligible survivors include a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 55 and assessed as permanently incapable of work; and full orphans younger than age 18 who were dependent on the deceased.

Survivor grant (social insurance): The deceased received or was entitled to receive an old-age or disability grant.

Eligible survivors include a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 55 and assessed as permanently incapable of work; full orphans younger than age 18 who were dependent on the deceased; and dependent family members.

Survivor benefits are not payable abroad.

Funeral grant (social insurance): The deceased or his or her spouse had at least 50 weeks of paid contributions.

Old-Age Benefits

Old-age pension (social insurance): 40% of the insured's average weekly covered earnings plus 1% of average weekly covered earnings for each 50-week period of contributions exceeding 750 weeks is paid.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before age 60.

The maximum weekly earnings used to calculate benefits are G\$34,760 (adjusted annually).

The minimum old-age pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

The maximum weekly old-age pension is 60% of the insured's average weekly covered earnings.

Old-age grant (social insurance): A lump sum of 8.33% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Old-age pension (social assistance): G\$7,500 a month is paid (February 2011).

Permanent Disability Benefits

Disability pension (social insurance): The monthly pension is 30% of the insured's average weekly covered earnings, plus 1% of average weekly covered earnings for each

50-week period of contributions exceeding 250 weeks, plus the insured's disability credits.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before the disability began.

Disability credits are equal to the difference between the age of the insured when the disability began and age 60, multiplied by 25.

The maximum weekly earnings used to calculate benefits are G\$34,760 (adjusted annually).

The minimum monthly disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

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

The disability pension is paid for the duration of the disability and is replaced by the old-age pension when the insured reaches age 60.

Constant-attendance allowance: G\$200 a day is paid for up to 26 weeks.

Disability grant (social insurance): A lump sum of 8.33% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average weekly covered earnings are based on the insured's best three years of earnings in the last five years before the disability began.

Survivor Benefits

Spouse's pension (social insurance): 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The disability pension ceases upon remarriage or cohabitation. Upon remarriage, a lump sum of 52 times the weekly spouse's pension is paid.

Child's supplement: 16.67% of the deceased's pension is paid for each child, up to three children.

The child's supplement continues upon remarriage or cohabitation.

Full orphan's pension (social insurance): 33.33% of the old-age or disability pension the deceased received or was entitled to receive is paid to each full orphan, up to three orphans.

All survivor benefits combined must not exceed 100% of the deceased's pension.

Survivor grant (social insurance): A lump sum is paid.

Funeral grant (social insurance): G\$27,590 is paid to the person who pays for the funeral.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the social insurance schemes.

Department of Social Security and Senior Citizens Welfare Department, under the direction of the Ministry of Labour, Human Services, and Social Security (<http://www.mlhss.gov.gy>), administers the social assistance schemes.

Sickness and Maternity

Regulatory Framework

First and current law: 1969 (social security).

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

Coverage

All public- and private-sector employees earning at least G\$7.50 a week; self-employed persons; and pensioners (medical benefits).

Exclusions: Casual employees and family labor.

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: Contributes as an employer; provides loans to cover any deficit.

Qualifying Conditions

Cash sickness and medical benefits: Younger than age 60, in covered employment for at least eight of the 13 weeks before the incapacity began, and with at least 50 weeks of contributions.

Pensioners must demonstrate that the medical condition began prior to receiving the old-age or disability pension (medical benefits only).

Cash maternity benefits: Must have at least 15 weeks of contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

Cash maternity grant: Paid to an insured woman who meets the qualifying conditions for a maternity benefit or to

any woman who does not qualify for a maternity benefit but whose insured husband does.

Sickness and Maternity Benefits

Sickness benefit: 70% of average weekly covered earnings is paid from the fourth day of incapacity for up to 26 weeks.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the incapacity began.

Maternity benefit: 70% of average weekly covered earnings is paid for 13 weeks, including the week of childbirth plus six weeks before and six weeks after; may be extended for an additional 13 weeks if there are complications arising from childbirth.

Average weekly covered earnings are based on the best seven weeks of earnings in the 26 weeks before the start of the benefit.

Maternity grant: A lump sum of G\$2,000 is paid.

Workers' Medical Benefits

Benefits include reimbursement of medical expenses incurred in Guyana or abroad. Rates vary according to the type of treatment.

Old-age or disability pensioners receive free dental care, medicine, and eyeglasses.

Medical care is available in public hospitals and health centers. Medical care involves cost sharing on an income-tested basis.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is available in public hospitals and health centers. Medical care involves cost sharing on an income-tested basis.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the program.

Work Injury

Regulatory Framework

First law: 1916.

Current law: 1969 (social security).

Type of program: Social insurance system.

Coverage

All public- and private-sector employees earning more than G\$7.50 a week.

Exclusions: Casual workers, family labor, and self-employed persons.

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; contributes an additional 1.5% of covered earnings to finance work injury benefits for workers younger than age 16 or older than age 59.

Government: Contributes as an employer; provides loans to cover any deficit.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of average weekly covered earnings is paid retroactively after the first day if the injury lasts for more than three days, for up to 26 weeks.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the disability began.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 70% of average weekly covered earnings is paid.

Average weekly covered earnings are based on the best eight weeks of earnings in the 13 weeks before the disability began.

Constant-attendance allowance: G\$200 a day is paid for up to 26 days if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a reduced pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum of 260 times the weekly disability benefit multiplied by the assessed degree of disability is paid.

The National Insurance Medical Board reviews the assessed degree of disability.

Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation.

Survivor Benefits

Spouse's and dependent parents' pension: 35% of the deceased's weekly earnings is paid to a widow aged 45 or older, assessed as permanently incapable of work, or pregnant with or caring for the deceased's child(ren) up to age 16 and who resided with or received financial support from the deceased at the time of death; a dependent widow(er) older than age 55 and assessed as permanently incapable of work; or a parent who was totally or partially dependent on the deceased.

Dependent's supplement: 11.67% for each additional dependent, up to 70% of the deceased's weekly earnings.

The minimum pension for a widow(er) or parent is 50% of the old-age or disability minimum pension; for a child, 16.67% of the old-age or disability minimum pension.

Full orphan's pension: 23.33% of the deceased's weekly earnings is paid to each full orphan younger than age 18 who was dependent on the deceased.

The minimum orphan's pension is 33.33% of the old-age or disability minimum pension.

Other dependents' pension: If there is no eligible widow(er), orphan, or dependent parent, a lump sum of up to 100 times the deceased's weekly earnings is paid to other family members who were totally or partially dependent on the deceased. If the lump sum exceeds 60 times the minimum old-age or disability minimum pension, the benefit is paid as an annuity.

The minimum old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$37,657.

Death benefit: If there are no dependents, up to G\$250 is paid to the insured's creditors or estate.

Administrative Organization

Minister of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy>), under the direction of the National Insurance Board, administers the program.