

Saint Kitts and Nevis

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1968 (provident fund).

Current laws: 1977 (social security), implemented in 1978, and 1998 (social assistance).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons, including apprentices.

Voluntary coverage for those who cease compulsory coverage but have at least two years of contributions.

Exclusions: Unpaid family labor.

Special system for civil servants.

Social assistance: Elderly or disabled residents of Saint Kitts and Nevis.

Source of Funds

Insured person

Social insurance: 5% of weekly or monthly covered earnings (including voluntarily insured persons).

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

The insured person's contributions, except if voluntarily insured, also finance cash sickness and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 10% of monthly earnings, according to earnings categories ranging from EC\$200 to EC\$1,500 a week.

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

Social assistance: None.

Employer

Social insurance: 5% of monthly covered payroll.

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

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

Social assistance: None.

Government

Social insurance: Contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (social insurance): Age 62 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Old-age grant (social insurance): Age 62 with at least 50 weeks of paid or credited contributions but does not meet the contribution requirements for the old-age pension.

Old-age benefits are payable abroad under certain conditions.

Old-age social assistance (means tested): Older than age 62, not in gainful employment, and does not meet the contribution requirements for the old-age pension or old-age grant.

Social assistance benefits are not payable abroad.

Disability pension (social insurance): Aged 16 to 61, assessed with a disability that has lasted for at least 26 weeks and is likely to remain permanent, and has at least 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Disability benefits are payable abroad under certain conditions.

Disability social assistance (means tested): Aged 16 to 61, assessed with a disability that has lasted for at least 26 weeks and is likely to remain permanent, is unable to work, has no secure source of income or other support, and has less than 150 weeks of paid contributions.

The Social Security Medical Board assesses the degree of disability at least every three years or at any period according to the advice of a medical practitioner.

Social assistance benefits are not payable abroad.

Survivor pension (social insurance): The deceased had at least 150 weeks of paid contributions or received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er) who was married to or cohabited with the deceased for at least three years, orphans younger than age 16 (age 18 if a full-time student, no limit if disabled), and dependent parents.

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

Survivor benefits are payable abroad under certain conditions.

Survivor grant (social insurance): The deceased had at least 50 weeks of paid or credited contributions but did not meet the contribution requirements for an old-age or disability pension.

Eligible survivors include a widow(er) aged 45 or older who was married to or cohabited with the insured for at least three years and orphans younger than age 16 (age 18 if a full-time student, no limit if disabled).

Survivor benefits are payable abroad under specific conditions.

Funeral grant: The deceased had at least 26 weeks of paid contributions.

Old-Age Benefits

Old-age pension (social insurance): The monthly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 52.

Average annual earnings are based on earnings in the best three years of the last 15 years of contributions.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

Old-age grant (social insurance): A lump sum of six times the insured's average weekly earnings for each 50-week period of paid or credited contributions, up to 499, is paid.

The insured person's contributions are refunded with less than 50 weeks of contributions.

Old-age social assistance (means tested): EC\$250 a month is paid.

Permanent Disability Benefits

Disability pension: The monthly pension is 30% of the insured's average annual earnings plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to 799, and 1% for each 50-week period of contributions exceeding 799; the sum is divided by 52.

Average annual earnings are based on earnings in the best three years of the last 15 years of contributions.

The benefit is paid after the 26 weeks of sickness benefit have been exhausted or after the disability has lasted for at least 26 weeks.

The minimum monthly pension is EC\$400.

The maximum monthly pension is 60% of the insured's monthly earnings or EC\$3,900, whichever is less.

Disability social assistance (means tested): EC\$250 a month is paid.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid.

A limited pension is paid for a year if the widow(er) is younger than age 45 or was married to or cohabited with the deceased for less than three years.

The minimum monthly widow(er)'s pension is EC\$200.

Orphan's pension: 16.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to each orphan. If the orphan has a disability, 33.3% of the maximum family survivor pension is paid.

The minimum monthly orphan's pension is EC\$96.

Dependent parent's pension: Up to 16.7% of the maximum family survivor pension is paid.

The minimum annual dependent parent's pension is EC\$1,152.

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

Survivor grant: A lump sum of six times the deceased's average weekly earnings for each 50-week period of paid or credited contributions is paid.

The deceased's contributions are refunded if the deceased had less than 50 weeks of contributions.

Funeral grant: A lump sum of up to EC\$2,500 is paid for the funeral of the insured or his or her spouse; up to EC\$1,600 for a dependent child. The grant is paid to the person who pays for the funeral.

Administrative Organization

Social insurance: Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.

Social assistance: Social Development Assistance Board administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1977 (social security).

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

Coverage

Employed and self-employed persons.

Voluntary coverage is not available.

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: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefits: Must be younger than age 62, be employed the day before the incapacity began, and have at least 26 weeks of paid contributions including eight in the 13 weeks before the incapacity began.

Cash maternity benefit: Must have at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Maternity grant: Paid to an insured woman or the wife of an insured man with at least 39 weeks of paid contributions, including 20 weeks in the 39 weeks preceding the six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Sickness and Maternity Benefits

Sickness benefit: The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid retroactively from the first day if the incapacity lasts for four or more days. The benefit is paid for up to 26 weeks.

Maternity benefit: The daily benefit is 65% of the insured's average weekly covered earnings divided by six and is paid for 13 weeks, beginning up to six weeks before the expected date of childbirth.

Maternity grant: A lump sum of EC\$450 is paid for each birth.

Workers' Medical Benefits

No statutory benefits are provided.

Medical care is provided at public hospitals and health centers.

Dependents' Medical Benefits

No statutory benefits are provided.

Medical care is provided at public hospitals and health centers.

Administrative Organization

Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.

Work Injury

Regulatory Framework

First law: 1955 (workmen's compensation).

Current law: 1985 (social security), implemented in 1986.

Type of program: Social insurance system.

Coverage

Employed persons regardless of age.

Voluntary coverage is not available.

Exclusions: Unpaid family labor and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of covered payroll.

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

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the insured's average weekly covered earnings is paid retroactively from the first day if the disability lasts for four or more days. The benefit is paid for up to 26 weeks.

Permanent Disability Benefits

Permanent disability benefit: For a total disability (100%), 75% of the insured's average weekly covered earnings is paid.

The Social Security Medical Board periodically assesses and reviews the degree of disability.

Constant-attendance supplement: Paid if the insured has a total disability and requires the constant attendance of others to perform daily functions. The supplement should meet the reasonable cost of care.

Partial disability: For an assessed degree of disability of at least 20%, a percentage of the full pension is paid according

to the assessed degree of disability. For an assessed degree of disability of less than 20%, a lump sum is paid.

Workers' Medical Benefits

Benefits include the reimbursement of reasonable expenses for medical, surgical, dental, hospital, and nursing care; medicine; appliances; and transportation.

Survivor Benefits

Spouse's pension: 50% of the permanent total disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: Up to 16.7% of 75% of the deceased's average weekly earnings is paid to each child younger than age 16 (age 18 if a full-time student, no limit if disabled).

Dependent parent's pension: Up to 16.7% of the maximum family survivor pension is paid to each parent.

The maximum family survivor pension is 100% of the permanent total disability pension the deceased received or was entitled to receive.

Funeral grant: If the insured's death was the result of a work-related injury, a lump sum of EC\$4,000 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Foreign Affairs, National Security, Labour, Immigration, and Social Security provides general supervision.

Social Security Board (<http://www.socialsecurity.kn>) administers the program.