

Grenada

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (provident fund).

Current law: 1983 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Voluntary coverage is available

Source of Funds

Insured person: 4% of gross earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Self-employed person: 8% of monthly gross earnings; 6.75% for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Employer: 4% of gross payroll; 1% for insured persons younger than age 16 and aged 60 or older.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Government: Contributes as an employer.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Old-age grant: Age 60 with at least 50 weeks of paid or credited contributions but less than 500 weeks of coverage.

Old-age benefits are payable abroad.

Disability pension: Younger than age 60 with at least 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability grant: Younger than age 60 with at least 50 weeks but less than 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability benefits are payable abroad.

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

Eligible survivors include a widow(er) or common-law spouse who was married to the deceased for at least three years, children younger than age 16 (age 21 if a full-time student), and dependent parents.

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

Survivor grant: The deceased received or was entitled to receive an old-age or disability grant at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least three years, children younger than age 16 (age 21 if a full-time student), and dependent parents.

Survivor benefits are payable abroad.

Funeral grant: The deceased received or was entitled to receive an old-age, disability, sickness, maternity, or work injury benefit at the time of death. Paid to the person who paid for the funeral of the insured, the insured's spouse, or the insured's children younger than age 16 (age 21 if a full-time student).

Old-Age Benefits

Old-age pension: 30% of the insured's average weekly earnings plus 1% of the insured's average weekly earnings for each 50-week period of contributions exceeding 500 weeks is paid.

Average weekly earnings are the insured's average annual earnings in the best five years divided by 52.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$491.30.

Average weekly earnings are the insured's average annual earnings in the best five years divided by 52.

Old-age grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Disability pension: 30% of the insured's average weekly earnings plus 1% of the insured's average weekly earnings for each 50-week period of contributions exceeding 500 weeks is paid.

Average weekly earnings are the insured's average annual earnings in the best five years divided by 52.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is 60% of average earnings.

Disability grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or common-law spouse. The pension is paid for a year to a widow(er) or common-law spouse who is younger than age 50.

The spouse's pension ceases on cohabitation.

If the surviving spouse is eligible for an old-age or disability pension and a survivor pension, the total amount received is 100% of the old-age or disability pension plus 50% of the survivor pension.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$19.70.

Parent's pension: Up to 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for a dependent parent.

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

Survivor grant: A lump sum of five times the insured's average weekly covered earnings for each 50-week period of paid or credited contributions is paid. The pension is paid for a year to a widow(er) who is younger than age 50.

Average weekly covered earnings are the sum of the insured's weekly earnings for the relevant period divided by the number of weeks.

Funeral grant: EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

National Insurance Scheme (<http://www.nisgrenada.org>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1980 (maternity leave), 1983 (social insurance), and 1999 (employment act).

Type of program: Social insurance (cash sickness, cash maternity, and medical benefits) and employer-liability (cash maternity benefits) system.

Coverage

Public- and private-sector employees and self-employed persons.

Source of Funds

Insured person

Cash sickness, cash maternity, and medical benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Cash maternity (employer liability): None.

Self-employed person

Cash sickness, cash maternity, and medical benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Cash maternity (employer liability): None.

Employer

Cash sickness, cash maternity, and medical benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Cash maternity (employer liability): The total cost.

Government

Cash sickness, cash maternity, and medical benefits (social insurance): See source of funds under Old Age, Disability, and Survivors.

Cash maternity (employer liability): Not applicable

Qualifying Conditions

Cash sickness benefits (social insurance): Must have been employed on the day before the incapacity began and

have at least 13 weeks of contributions, including eight weeks in the 13 weeks before the incapacity began.

Cash maternity benefits (social insurance): Must have at least 30 weeks of contributions, including 20 weeks in the 30-week period immediately before the expected date of childbirth.

Cash maternity benefits (employer liability): Must have worked at least 18 months with the same employer (105 days in the last 18 months for a worker who is paid daily).

Maternity grant (social insurance): Paid to an insured woman or the insured husband of an uninsured woman. The insured person must have at least 50 weeks of paid contributions.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 65% of the insured's average weekly covered earnings in the 13 weeks before the incapacity began is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 150 weeks of paid or credited contributions, including at least 75 weeks in the last three years.

Maternity benefit (social insurance): 65% of average weekly covered earnings in the 30 weeks before the start of the benefit is paid for up to 12 weeks, beginning up to six weeks before the expected date of childbirth.

The minimum maternity benefit is EC\$522.

Cash maternity benefits (employer liability): The employer provides a benefit of up to 40% of the insured's average covered earnings for two months of the three-month maternity leave period. Only paid every two years up to a maximum of three.

Maternity grant (social insurance): At least EC\$522 is paid.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Medical benefits (social insurance): Public hospitals and community health facilities provide free public health care. Fees may be charged for X-rays and laboratory tests.

Dependents' Medical Benefits

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

Administrative Organization

Social insurance system

Ministry of Health and Social Security (<http://health.gov.gd>) provides general supervision and administers the public health system.

National Insurance Scheme (<http://www.nisgrenada.org>) administers sickness and maternity benefits.

Employer liability system

Ministry of Labour provides general supervision.

Work Injury

Regulatory Framework

First and current laws: 1982 (workmen's compensation) and 1983 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 1% of gross earnings.

Employer: 1% of gross payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average weekly covered earnings in the last 13 weeks is paid from the day of the accident or certified onset of the occupational disease until recovery, for up to 52 weeks.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

Permanent disability benefit: For a total (100%) disability, 70% of the insured's average weekly covered earnings in the last 13 weeks is paid. For an assessed degree of disability of 30% to 99%, the benefit is reduced proportionately according to the assessed degree of disability.

A lump sum is paid for an assessed degree of disability of 1% to 29%.

There is no maximum duration for the benefit.

Constant-attendance allowance: 50% of the permanent disability benefit is paid if the insured is assessed with a total (100%) disability and requires the constant attendance of others to perform daily functions.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; overseas treatment; and the cost of transportation for medical services.

The costs of medical treatment abroad are fully reimbursed with prior approval from the National Insurance Board or up to EC\$1,000 without approval.

Survivor Benefits

Spouse's pension: 75% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er).

The pension ceases on remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid to each child younger than age 16 (age 21 if a full-time student); 50% to each disabled or full orphan.

The minimum weekly orphan's pension is EC\$19.70.

Other dependent's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid if the survivor was totally dependent on the insured; 25% if partially dependent. The pension is paid for up to 52 weeks from the insured's date of death.

The minimum weekly dependent's pension is EC\$19.70.

All survivor benefits combined must not exceed 100% of the permanent disability pension the deceased received or was entitled to receive.

Funeral grant: A lump sum of EC\$2,320 is paid to the person who paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security provides general supervision.

National Insurance Scheme (<http://www.nisgrenada.org>) administers the program.

Unemployment

Regulatory Framework

Under the Labour Act (1999) employers are required to provide severance pay to a dismissed employee who has completed at least one year of continuous employment with that employer. One week's wages is paid for each completed year of service.