

## Saint Kitts and Nevis

Exchange rate: US\$1.00 equals 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, with 1996 and 2002 amendments; and 1998 (social assistance).

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

#### Coverage

**Social insurance:** Employed (including public-sector employees and apprentices) and self-employed persons aged 16 to 62.

Voluntary coverage for those who cease to be compulsorily covered but who have at least 2 years of contributions.

Exclusions: Unpaid family labor.

Special system for civil servants.

**Social assistance:** Elderly or disabled persons residing in Saint Kitts and Nevis.

#### Source of Funds

##### Social insurance

**Insured person:** 5% of weekly or monthly covered earnings; voluntarily insured persons, 5% of weekly or monthly covered earnings.

The maximum monthly earnings for contribution and benefit purposes are EC\$6,500.

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

**Self-employed person:** 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.

**Employer:** 5% of monthly covered payroll.

The maximum monthly earnings for contribution and benefit purposes are EC\$6,500.

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

**Government:** None; contributes as an employer.

##### Social assistance

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 62 with at least 500 weeks of paid or credited contributions, including 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 satisfy the qualifying conditions for the old-age pension.

Old-age benefits are payable abroad under specific conditions.

**Old-age social assistance (means-tested):** Older than age 62, not in gainful employment, and does not satisfy the qualifying conditions for the old-age pension.

Social assistance benefits are not payable abroad.

**Disability pension (social insurance):** Younger than age 62, assessed as disabled, and with at least 150 weeks of paid contributions.

The degree of disability is assessed by the Social Security Medical Board at least every 3 years, or at any period subject to the advice of a medical practitioner.

Disability benefits are payable abroad under specific conditions.

**Disability social assistance (means-tested):** Assessed as disabled, between ages 16 and 62, and does not satisfy the qualifying conditions for the disability pension.

The degree of disability is assessed by the Social Security Medical Board at least every 3 years, or at any period subject 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 was receiving the old-age pension or disability pension.

Eligible survivors are a widow(er) who was married to, or cohabited with, the deceased for at least 3 years, orphans younger than age 16 (age 18 if a full-time student, no limit if disabled), and dependent parents.

Survivor benefits are payable abroad under specific conditions.

**Survivor grant (social insurance):** The deceased did not satisfy the qualifying conditions for a pension.

Eligible survivors are a widow(er) aged 45 or older who was married to, or cohabited with, the insured for at least 3 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 equal to 30% of the insured's average annual earnings, plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to a maximum of 799 contributions, and 1% for each 50-week period of contributions exceeding 799. The pension is determined by dividing this sum by 52.

Average annual earnings are based on earnings in the 3 years in which the insured made the most contributions in the last 15 contribution years.

The minimum monthly pension is EC\$300.

The maximum monthly pension is equal to 60% of monthly earnings or EC\$3,900, whichever is less.

**Old-age grant (social insurance):** The grant is equal to six times average weekly earnings for each 50-week period of paid or credited contributions, up to a maximum of 499 contributions.

The insured person's contributions are refunded if they have less than 50 weeks of contributions.

**Old-age social assistance (means-tested):** The monthly pension is EC\$210.

### **Permanent Disability Benefits**

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

Average annual earnings are based on earnings in the 3 years in which the insured made the most contributions in the last 15 contribution years.

The benefit is paid after entitlement to 26 weeks of sickness benefit has ended or after the disability has lasted for at least 26 weeks, and is paid for as long as the disability continues.

The minimum monthly pension is EC\$300.

The maximum monthly pension is equal to 60% of monthly earnings or EC\$3,900, whichever is less.

**Disability social assistance (means-tested):** The monthly pension is EC\$210.

### **Survivor Benefits**

**Survivor pension:** The pension is equal to 50% of the deceased's pension or half of 30% of the deceased's average earnings in the 3 years in which he or she made the most contributions, whichever is higher.

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 3 years.

The survivor pension ceases if the spouse remarries or cohabits.

**Orphan's pension:** The pension is equal to 1/6 of the deceased's pension or 1/6 of 30% of the deceased's average earnings in the 3 years in which he or she made the most contributions. If the orphan is disabled, the pension is equal to 1/3 of the maximum family survivor pension.

**Parent's pension:** Up to 1/6 of the maximum family survivor pension is paid.

The minimum annual survivor pension is EC\$720.

The maximum family survivor pension must not exceed 100% of the deceased's pension.

**Survivor grant:** The grant is equal to six times the deceased's average weekly earnings for each 50-week period of paid or credited contributions.

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

**Funeral grant:** 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, if aged 10 or older. The grant is paid to the person who pays for the funeral.

### **Administrative Organization**

**Social insurance:** Ministry of Education, Youth, Social and Community Development, and Gender Affairs 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**

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#### **Regulatory Framework**

**First and current law:** 1977 (social security), with amendments.

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

#### **Coverage**

Employed and self-employed persons aged 16 to 62.

Voluntary coverage is not possible.

There are no special systems for any specified groups of employees.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Self-employed 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:** None; contributes as an employer.

### **Qualifying Conditions**

**Cash sickness benefits:** The insured must be younger than age 62, be employed the day before the incapacity began, and have 26 weeks of paid contributions including 8 in the 13 weeks before the incapacity began.

**Cash maternity benefit:** The insured must have 39 weeks of contributions, including 20 weeks immediately before making the claim.

**Maternity grant:** Paid to an insured woman or the wife of an insured man, with a minimum of 39 weeks of contributions including 20 weeks of contributions in the 39 weeks before the expected date of childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 65% of average weekly covered earnings divided by six (daily rate) and is paid retroactively from the first day if the incapacity lasts for 4 or more days. The benefit is paid for up to 26 weeks.

**Maternity benefit:** The benefit is equal to 65% of average weekly covered earnings divided by six (daily rate) and is paid for 13 weeks, beginning up to 6 weeks before the expected date of childbirth.

**Maternity grant:** EC\$450 is paid for each childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Medical care is available at public hospitals and health centers.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

Medical care is available at public hospitals and health centers.

### **Administrative Organization**

Ministry of Education, Youth, Social and Community Development, and Gender Affairs 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 possible.

Exclusions: Unpaid family labor and self-employed persons.

There are no special systems for any specified groups of employees.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1% of covered payroll.

The maximum monthly earnings for contribution and benefit purposes are EC\$6,500.

**Government:** None; contributes as an employer.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period for a work injury or an occupational disease.

#### **Temporary Disability Benefits**

The benefit is equal to 75% of average weekly covered earnings and is paid retrospectively from the first day if the disability lasts for 4 or more days. The benefit is paid for up to 26 weeks.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is totally disabled (100%), the pension is equal to 75% of his or her average weekly covered earnings.

The degree of disability is assessed and reviewed periodically by the Social Security Medical Board.

Constant-attendance supplement: If the insured is totally disabled, the supplement should meet the reasonable cost of providing care.

Partial disability: If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 20%, a disability grant is paid for up to 365 weeks.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** The widow(er)'s pension is equal to one half of 75% of the deceased's average weekly earnings, or 50% of the deceased's permanent total disability pension if the deceased was a permanent disability pensioner.

**Orphan's pension:** Each child younger than age 16 (age 18 if a full-time student, no limit if disabled) receives up to 1/6 of 75% of the deceased's average weekly earnings.

**Parent's pension:** Up to 1/6 of the maximum family survivor pension is paid.

The maximum family survivor pension must not exceed 100% of the deceased's permanent total disability pension.

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

### **Administrative Organization**

Ministry of Education, Youth, Social and Community Development, and Gender Affairs provides general supervision.

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