

## Antigua and Barbuda

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1972 (social insurance); 1973 (old age), with 2005 amendment; 1977 (disability); and 1993 (social assistance).

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

#### Coverage

**Social insurance:** Employed and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; casual workers with weekly earnings less than EC\$7.50 and who have worked for less than 8 weeks; and employed persons with any earnings based on commissions, fees, or profit sharing.

**Social assistance:** Persons aged 65 or older in 1993; aged 60 or older and blind with annual income from all sources of less than EC\$5,000.

#### Source of Funds

##### Insured person

**Social insurance:** 3% of covered monthly earnings (private sector) or 2% of covered monthly earnings (public sector).

The minimum weekly earnings for contribution calculation purposes are EC\$7.50; EC\$32.50 a month.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 8% of covered monthly earnings.

The minimum monthly earnings for contribution calculation purposes are EC\$450.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

**Social assistance:** None.

#### Employer

**Social insurance:** 5% of covered monthly payroll.

The minimum earnings for contribution calculation purposes are EC\$7.50 a week; EC\$32.50 a month.

The maximum annual earnings for contribution calculation purposes are EC\$54,000.

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

**Social assistance:** None.

#### Government

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

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 500 weeks of contributions for a full pension.

Partial pension: A reduced pension is paid at age 60 with 350 to 499 weeks of contributions.

Transitional pension: A reduced pension is paid at age 60 with at least 156 weeks of contributions starting before 1975.

**Old-age settlement:** Aged 60 or older and does not satisfy the qualifying conditions for the old-age pension, but has at least 26 weeks of paid contributions starting before 1975 or at least 52 weeks of contributions starting after 1974.

Old-age benefits are payable abroad.

**Old-age assistance:** Aged 77 or older; aged 60 or older if blind or disabled.

**Disability pension:** The insured must be assessed with a disability, be younger than age 60, and have at least 156 weeks of contributions.

The degree of disability is assessed by the insured's doctor and a second assessment is made by the Social Security Board doctor.

**Disability settlement:** The insured does not satisfy the qualifying conditions for the disability pension, but is assessed with a disability, is younger than age 60, and has at least 52 weeks of contributions.

The degree of disability is assessed by the insured's doctor and a second assessment is made by the Social Security Board doctor.

Disability benefits are payable abroad.

**Survivor pension:** Paid if the deceased was eligible for or received a disability pension or an old-age pension at the time of death.

Eligible survivors are a widow; a dependent, disabled widower; and children younger than age 16 (age 18 if a student).

**Survivor settlement:** Paid if the deceased was eligible for or received the old-age grant or the disability grant at the time of death.

Eligible survivors are a widow aged 50 or older who was married or living with the deceased for at least 3 years; a dependent, disabled widower who was married or living with the deceased for at least 3 years; and children younger than age 16 (age 18 if a student).

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

Survivor benefits are payable abroad.

**Funeral grant:** The deceased had at least 26 weeks of paid contributions in the last 12 months or was eligible for or received sickness benefits, maternity benefits, an old-age pension, or a disability pension at the time of death.

### **Old-Age Benefits**

**Old-age pension:** The full pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50%.

Average earnings are based on the best 5 years of earnings in the last 10 years of work; if the number of years worked is less than 5 years, the average is based on total earnings.

Partial pension: A percentage of the full pension is paid according to the number of weeks of contributions.

Transitional pension: The pension is 25% of average earnings in the best 5 years of the last 10 years of work.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

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

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

**Old-age assistance:** EC\$255 a month is paid.

### **Permanent Disability Benefits**

**Disability pension:** The pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50%.

Average earnings are based on the best 5 years of earnings in the last 10 years of work; if the insured has less than 5 years of work, the average is based on total earnings.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

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

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

### **Survivor Benefits**

**Survivor pension:** An eligible widow(er) receives 50% of the pension the deceased received or would have been entitled to receive. A limited pension is paid for a year if the widow is younger than age 50 and employed at the time of the insured's death.

The minimum survivor pension is EC\$350.00 a month.

**Orphan's pension:** 25% of the pension the deceased received or would have been entitled to receive is paid to an orphan younger than age 16 (age 18 if a student); 40% for a full orphan.

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

**Survivor settlement:** The grant must not exceed the value of the old-age settlement or disability settlement the deceased received or would have been entitled to receive.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

**Funeral grant:** A lump sum of EC\$2,500 is paid to the person 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 program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

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

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

#### **Coverage**

Private-sector employees and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; casual workers with weekly earnings less than EC\$7.50 and having worked for less than 8 weeks; and employed persons with any earnings based on commissions, fees, or profit sharing.

### 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.

### Qualifying Conditions

**Cash sickness benefits:** The insured must have at least 26 weeks of contributions; must have worked at least 8 weeks in the 3 calendar months before the incapacity began; and must have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

**Cash maternity benefits:** The insured must have at least 26 weeks of contributions in the year before the expected date of childbirth.

**Maternity grant:** The grant is 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.

### Sickness and Maternity Benefits

**Sickness benefit:** The benefit is 60% of the insured's average weekly earnings and is paid after a 3-day waiting period for up to 26 weeks; may be extended for an additional 13 weeks.

Average weekly earnings are based on earnings in the 3 calendar months before the incapacity began.

**Maternity benefit:** The benefit is 60% of the insured's average weekly earnings and is paid for up to 13 weeks beginning not earlier than 6 weeks before the expected date of childbirth or later than the expected week of childbirth.

Average weekly earnings are based on earnings in the 52 weeks before the last 6 weeks prior to the expected week of childbirth.

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

### Workers' Medical Benefits

**Medical benefits:** No statutory benefits are provided.

Medical services are provided by the Medical Benefits Scheme, Ministry of Health, and through public health facilities.

Necessary medical treatment is permitted abroad.

### Dependents' Medical Benefits

**Medical benefits for dependents:** No statutory benefits are provided.

Medical services are provided by the Medical Benefits Scheme, Ministry of Health, and through public health facilities.

Necessary medical treatment is permitted abroad.

### Administrative Organization

Ministry of Finance provides general supervision.

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