

## Dominica

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970 (provident fund).

**Current law:** 1975 (social security).

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

#### Coverage

Employees, self-employed persons, voluntary contributors, and apprentices aged 16 to 60.

#### Source of Funds

**Insured person:** 4% of covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

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

**Self-employed person:** 10% of declared net earnings.

The minimum annual earnings used to calculate contributions are EC\$7,200.

The maximum annual earnings used to calculate contributions are EC\$72,000.

**Employer:** 6.75% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

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

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

#### Qualifying Conditions

**Old-age pension:** Aged 60 or older with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Deferred pension: The pension may be deferred.

**Old-age grant:** Aged 60 or older with at least 50 weeks of contributions but does not meet the qualifying conditions for an old-age pension.

Old-age benefits are payable abroad.

**Disability pension:** The insured must be younger than age 60, be assessed with a permanent incapacity for work, and have at least 150 weeks of paid or credited contributions.

**Disability grant:** The insured must be younger than age 60, be assessed with a permanent incapacity for work, and be ineligible for a disability pension.

A medical referee assesses the incapacity for work.

Disability benefits are payable abroad if the purpose of travel is to receive medical treatment.

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

Eligible survivors are the spouse; dependent children younger than age 18 if unmarried and unemployed; and dependent parents and grandparents if there is no surviving spouse or dependent child.

The survivor pension ceases on remarriage or cohabitation.

**Survivor grant:** The deceased was ineligible for a pension but had at least 150 weeks of contributions.

Survivor benefits are payable abroad.

**Funeral grant:** The insured must meet the qualifying conditions for any old-age or disability benefit or receive the sickness or maternity benefit. The grant is paid for the death of the insured, the insured's uninsured spouse, and the insured's dependent children younger than age 18 if unmarried and unemployed.

#### Old-Age Benefits

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

Average earnings are based on the insured's 10 best years of earnings in the last 15 years.

The minimum monthly old-age pension is EC\$35.

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

Deferred pension: The pension increases by 6% for each complete year of deferral.

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

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

### **Permanent Disability Benefits**

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

Average earnings are based on the insured's 10 best years of earnings in the last 15 years or the number of years worked if less than 10.

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

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

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's pension is paid to a widow(er) aged 50 or older. If the surviving spouse was married to the deceased for less than three years or is younger than age 50, the widow(er) receives a survivor pension for one year or while caring for dependent children.

**Orphan's pension:** 25% of the deceased's pension is paid for each of the first two orphans (33% if a full orphan or disabled). If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

**Other eligible survivors (if there is no surviving spouse or child):** 50% of the deceased's pension is paid to a dependent parent or grandparent.

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

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

Weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,200 is paid for the death of the insured; EC\$1,848 for the death of an uninsured spouse; and EC\$924 for the death of a dependent child.

### **Administrative Organization**

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.

Division of Social Welfare administers social assistance benefits.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1975 (social security).

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

#### **Coverage**

Employed persons aged 16 to 60, including self-employed persons and apprentices.

#### **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:** See source of funds under Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness benefits:** Employees must have at least 13 weeks of insured employment immediately before the incapacity began, including at least eight weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least two quarters of paid contributions in the last three consecutive quarters.

**Cash maternity benefits:** Employees must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period before maternity leave began. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the quarter in which maternity leave began.

**Cash maternity grant:** Paid to an insured woman or an uninsured spouse of an insured man. Employees must have at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the expected date of childbirth.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of average weekly earnings in the last 13 weeks is paid from the first day of incapacity if the incapacity lasts at least four days. The benefit is paid for up to 26 weeks.

**Maternity benefit:** 60% of average weekly earnings in the last 30 weeks is paid six weeks before and six weeks after the expected date of childbirth; in certain cases, the benefit

may be paid from three weeks before and up to nine weeks after the date of childbirth.

**Maternity grant:** A lump sum of EC\$500 is paid.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

### **Administrative Organization**

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1938 (workmen's compensation).

**Current law:** 1985 (employment injury and occupational diseases).

**Type of program:** Employer-liability system.

#### **Coverage**

Employed persons aged 16 to 60, including apprentices.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost, which is 1% of employees' gross earnings.

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

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The disability must last at least four days.

#### **Temporary Disability Benefits**

60% of average earnings in the last 13 weeks is paid until the disability ends, up to 26 weeks. For an insured person with less than 13 weeks of covered earnings, the benefit is the average earnings for the total number of covered weeks divided by at least two weeks.

### **Permanent Disability Benefits**

**Permanent disability benefit:** 60% of average earnings in the last 13 weeks is paid according to the assessed degree of disability. For an insured person with less than 13 weeks of covered earnings, the benefit is the average earnings for the total number of covered weeks divided by at least 2 weeks.

There is no maximum period for which the benefit is paid.

Constant-attendance allowance: If the insured is assessed with a 100% disability, the allowance is 50% of the permanent disability benefit. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is 1% to 30%, a lump sum is paid.

A medical referee assesses the incapacity for work.

### **Workers' Medical Benefits**

Medical expenses of up to EC\$6,000 are reimbursed for local and overseas treatment.

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's pension is paid to a fully or partially dependent widow(er).

The survivor pension ceases on remarriage or cohabitation.

**Orphan's pension:** 25% of the deceased's pension (33% if a full orphan or disabled) is paid for each of the first two dependent children younger than age 18 if unmarried and unemployed. If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

**Other eligible survivors (if there is no surviving spouse or child):** 50% of the deceased's pension is paid to a dependent parent or grandparent.

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

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,200 is paid for the death of the insured; EC\$1,848 for the death of an uninsured spouse; and EC\$924 for the death of a dependent child younger than age 18 if unmarried and unemployed.

### **Administrative Organization**

Ministry of Finance and Social Security provides general supervision.

Dominica Social Security (<http://www.dss.dm>), governed by the Social Security Board, administers the social insurance program.