

Guernsey

Exchange rate: US\$1.00 equals 0.62 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1925 (old-age) and 1935 (old-age and survivors).

Current laws: 1971 (social assistance), 1978 (social insurance), and 1984 (attendance and invalid care).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons aged 20 to 65; and non-employed persons aged 20 or older with an annual income of £14,820 or more, including all persons age 65 or older regardless of employment status.

Voluntary coverage for nonemployed persons under age 65 with an annual income of less than £14,820.

Social assistance and disability income-tested allowances: All persons residing in Guernsey.

Source of Funds

Insured person: 6% of covered earnings.

The minimum weekly earnings used to calculate contributions are £114.

The maximum weekly earnings used to calculate contributions are £1,536.

The insured's contributions also finance sickness, maternity, work injury, and unemployment benefits; prescription medicine; long-term care; and some medical services.

Nonemployed persons under age 65 contribute 9.9% of annual income for old-age and survivor benefits, prescription medicine, long-term care, and some medical services. All persons over 65 contribute 2.9% of annual income for long-term care and medical benefits only.

The minimum annual income of nonemployed persons used to calculate contributions is £14,820. Nonemployed persons with income above £14,820 pay contributions on the difference between their income and £6,290.

The maximum annual earnings of nonemployed persons used to calculate contributions are £79,872.

Self-employed person: 10.5% of covered earnings.

The minimum annual earnings used to calculate contributions are £5,928.

The maximum annual earnings used to calculate contributions are £79,872.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits; prescription medicine; long-term care; and some medical services.

Employer: 6.5% of covered payroll.

The minimum weekly earnings used to calculate contributions are £114.

The maximum weekly earnings used to calculate contributions are £1,536.

The employer's contributions also finance sickness, maternity, work injury, and unemployment benefits; prescription medicine; long-term care; and some medical services.

Government: A grant of 15% of total contributions and the total cost of social assistance and other noncontributory benefits; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 156 paid contributions and an annual average of 10 paid or credited weekly contributions in the 45-year period from age 20 to age 65. The full pension is paid for an annual average of at least 50 paid or credited weekly contributions.

Partial pension: The pension is proportionately reduced for an annual average of between 10 and 49 paid or credited weekly contributions.

Dependent's supplement: Paid for a dependent wife younger than age 65. (No new supplements paid as of 2013.)

Contributions may be credited for persons who are not working to care for a child younger than age 16.

Retirement from paid employment is not required.

The old-age pension is payable abroad.

Disability pension (invalidity benefit): The insured must be assessed as incapable of any work and have at least 50 paid or credited weekly contributions in the relevant contribution year for the full pension; 26 to 49 paid or credited weekly contributions for the reduced benefit. The benefit is paid after entitlement to cash sickness benefits ceases.

The disability pension is replaced by the old-age pension at age 65.

The disability pension is payable abroad under reciprocal agreement.

Attendance allowance (income-tested): Paid after 3 months of severe disability (special conditions apply if the person is terminally ill). The person was born in Guernsey or resided in Guernsey for at least 5 years. The annual income must not exceed £81,000.

Invalid care allowance (income-tested): Paid to a person caring for a person with a severe disability for at least 35 hours a week and earning less than £114 a week from employment. The annual income must not exceed £81,000.

Bereavement payment (survivor grant): The deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death for the full benefit; 10 to 49 paid or credited weekly contributions for the reduced benefit. The benefit is paid to all widow(er)s. The survivor must have been who were married to the deceased at the time of death.

The bereavement payment is in addition to other survivor benefits.

Widowed parent's allowance: The deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death for the full benefit; 10 to 49 paid or credited weekly contributions for the reduced benefit. The allowance is paid to a surviving spouse with at least one dependent child. The survivor must have been married to the deceased at the time of death.

The widowed parent's allowance ceases on remarriage or cohabitation.

The widowed parent's allowance is replaced by the old-age pension at age 65.

Bereavement allowance: The deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death for the full benefit; 10 to 49 paid or credited weekly contributions for the reduced benefit. The allowance is paid to a surviving spouse aged 45 to 64 with no dependent children who was married to the deceased at the time of death.

The bereavement allowance is replaced by the old-age pension at age 65.

Death grant: The deceased had an annual average of 45 to 52 paid or credited weekly contributions between age 20 and the year of death and 26 weekly contributions paid or credited since 1971 for the full benefit; 10 to 44 paid or credited weekly contributions for the reduced benefit. The grant is paid on the death of the insured, his or her spouse or surviving spouse, or his or her child.

All survivor payments, allowances, and grants are payable abroad.

Supplementary benefits (income-tested): Paid to persons older than age 60, persons with disabilities, persons caring for a family member, or single parents. The benefit is subject to a weekly income ceiling of £395.

Old-Age Benefits

Old-age pension: The full weekly pension is £174.65.

Partial pension: The full weekly pension is proportionately reduced and varies between £34.95 and £171.15.

Dependent's supplement: The full weekly supplement for a dependent adult is £87.50. The reduced weekly supplement varies between £17.50 and £85.75 for an annual average number of weekly contributions between 10 and 49.

Supplementary benefit (income-tested): The benefit is paid according to the family's situation and the number and age of dependents, up to £395 a week.

Benefit adjustment: All old-age benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Permanent Disability Benefits

Disability pension (invalidity benefit): The full weekly pension is £156.52; £86.10 to £151.83 for the reduced benefit.

Attendance allowance: A weekly allowance of £87.71 is paid.

Invalid care allowance: A weekly allowance of £70.91 is paid.

Supplementary benefit (income-tested): The benefit is paid according to the family's income, housing arrangements, and the number and age of dependents, up to £395 a week.

Benefit adjustment: All disability benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Survivor Benefits

Bereavement payment (survivor grant): The full benefit is a lump sum of £1,584; £317 to £1,552 for the reduced benefit.

Widowed parent's allowance: The full weekly allowance is £183.61; £78.35 to £181 for the reduced benefit.

Bereavement allowance: The full weekly allowance is £157.85; £31.55 to £154.70 for the reduced benefit.

Death grant: The full benefit is a lump sum of £500; £375 to £250 for the reduced benefit.

Supplementary benefit (income-tested): The benefit is paid according to the family's situation and the number and age of dependents, up to £395 a week.

Benefit adjustment: All survivor benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Sickness and Maternity

Regulatory Framework

First laws: 1964 (sickness), 1971 (maternity), and 1972 (medicines).

Current laws: 1971 (social assistance), 1978 (social insurance), 1990 (medical benefits), and 2002 (long-term care).

Type of program: Social insurance (cash benefits), social assistance (means-tested benefits), and universal (medical benefits and long-term care) system.

Coverage

Cash sickness and maternity benefits: Employed and self-employed persons with weekly earnings of £114 or more.

Long-term care benefit: All persons who have resided in Guernsey for at least 5 years, including the year immediately before the year of the claim.

Medical benefits: All persons residing in Guernsey.

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; the total cost of supplementary benefits.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 26 weeks of paid contributions since 1965 and at least 26 paid or credited weekly contributions in the relevant contribution year.

The relevant contribution year for benefit claims made between January and June is 2 years before the year of the claim; for benefit claims made between July and December, 1 year before the year of the claim.

Cash maternity allowances: The insured must have at least 26 paid or credited weekly contributions in the relevant contribution year.

The relevant contribution year for benefit claims made between January and June is 2 years before the year of the claim; for benefit claims made between July and December, 1 year before the year of the claim.

Maternity grant: Must be insured and ordinarily reside in Guernsey.

Long-term care benefit: The insured must have resided in Guernsey for at least 5 years, including the year immediately before receiving the long-term care benefit. The person receives residential care or nursing care.

Sickness and Maternity Benefits

Sickness benefit: The full weekly benefit is £128.52 if the insured has at least 50 paid or credited weekly contributions in the relevant contribution year; with 26 to 49 weekly contributions, the weekly benefit is proportionately reduced and varies between £70.70 and £124.67.

The benefit is paid for up to 26 weeks.

Maternity allowance: The full weekly benefit is £128.52 if the insured has at least 50 paid or credited weekly contributions in the relevant contribution year; with 26 to 49 weekly contributions, the weekly allowance is proportionately reduced and varies between £70.70 and £124.67.

The allowance is paid for 18 consecutive weeks starting between 1 and 11 weeks before the expected date of birth, depending on the insured's choice.

Maternity grant: A lump sum of £322 is paid.

Long-term care benefit: The benefit is £367.15 a week for residential home care and £685.44 a week for nursing home care. (The beneficiary must make a weekly copayment of £165.62.)

There is no limit to duration for long-term care benefits.

Workers' Medical Benefits

The government provides acute hospital accommodation. Specialist medical services are provided by specialist group practices contracted to the government.

Cost sharing: A flat-rate fee of £2.90 is charged for medical prescriptions. There is no charge for persons older than age 64 or for social assistance beneficiaries and their dependents. A grant of £12 is paid toward the cost of each medical consultation with an approved doctor; £6 for a nurse consultation.

Dependents' Medical Benefits

The government provides acute hospital accommodation. Specialist medical services are provided by specialist group practices contracted to the government.

Eligible dependents are the insured's children. Insured non-working spouses are covered in their own right.

Cost sharing: A flat-rate fee of £2.90 is charged for medical prescriptions. There is no charge for persons older than age 64 or for social assistance beneficiaries and their dependents. A grant of £12 is paid toward the cost of each medical consultation with an approved doctor; £6 for a nurse consultation.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers cash benefits.

Health and Social Services Department administers hospital benefits.

Work Injury

Regulatory Framework

First law: 1925.

Current law: 1978 (social insurance).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

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

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit (industrial injury): The weekly benefit is £128.52 for up to 26 weeks; thereafter, the insured may be entitled to receive the full disability pension (see Old Age, Disability, and Survivors) until reaching pensionable age.

Permanent Disability Benefits

Permanent disability benefit (industrial disability): If the insured is assessed with a full disability (100%), the weekly pension is £140.77; the benefit is proportionately reduced for an assessed degree of disability of less than 100%. No benefit is paid if the assessed degree of disability is less than 20%.

A medical board assesses the degree of disability.

Benefits are also provided under Old Age, Disability, and Survivors and Sickness and Maternity.

Benefit adjustment: Benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Workers' Medical Benefits

Hospital accommodation is provided by the government. Specialist medical services are provided by specialist group practices contracted by the government.

There is no cost sharing.

Survivor Benefits

Bereavement payment (survivor grant): A lump sum of £1,584 is paid if the deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death; with an annual average of 10 to 49 paid or credited weekly contributions, the lump sum is proportionately reduced and varies between £317 and £1,552.

Widowed parent's allowance: The weekly allowance is £183.61 if the deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death; with an annual average of 10 to 49 paid or credited weekly contributions, the weekly allowance is proportionately reduced and varies between £78.35 and £181.

If the deceased had an annual average of less than 10 paid or credited contributions and his or her death was the result of a work injury, the minimum number of contributions used to calculate benefits is 10.

Bereavement allowance: The weekly allowance is £157.85 if the deceased had an annual average of at least 50 paid or credited weekly contributions between age 20 and the year of death; with an annual average of 10 to 49 paid or credited weekly contributions, the weekly allowance is proportionately reduced and varies between £31.55 and £154.70.

The allowance is paid to a surviving spouse aged 45 to 64 with no dependent children who was married to the deceased at the time of death.

Benefit adjustment: Benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Unemployment

Regulatory Framework

First law: 1964.

Current law: 1978 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons with weekly earnings of £114 or more.

Exclusions: Self-employed and nonemployed persons.

Source of Funds

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

Self-employed person: Not applicable.

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

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

Qualifying Conditions

Unemployment benefits: The insured must have at least 26 weeks of paid or credited weekly contributions. The full benefit is paid with at least 50 paid or credited contributions in the relevant contribution year; with less than 50 paid or credited weekly contributions, the benefit is proportionately reduced.

The relevant contribution year for benefit claims made between January and June is 2 years before the year of the claim; for benefit claims made between July and December, 1 year before the year of the claim.

The insured must register at a job center each week to confirm his or her availability for work. The insured may be disqualified for 10 weeks for leaving employment voluntarily, misconduct, or refusing a suitable work offer.

Unemployment Benefits

The weekly benefit is £128.52 if the insured has at least 50 paid or credited weekly contributions in the relevant contribution year; with 26 to 49 weekly contributions, the weekly benefit is proportionately reduced and varies between £70.70 and £124.67.

The benefit is paid for up to 180 days.

Requalification for benefit requires 13 additional weeks of employment with at least 20 hours of work a week.

Benefit adjustment: Benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.

Family Allowances

Regulatory Framework

First law: 1943.

Current law: 1950 (family allowances).

Type of program: Universal system.

Coverage

All persons residing in Guernsey with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 20 if a student). The claimant was born in Guernsey or has resided in Guernsey for at least 52 weeks in the last 2 years.

Family Allowance Benefits

Family allowance: £14.60 is paid weekly for each child to the parent or guardian.

Benefit adjustment: Benefits are adjusted annually by the States of Guernsey on the recommendation of the Social Security Department.

Administrative Organization

Social Security Department (<http://www.gov.gg>) administers the program.