

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, including apprentices, part-time workers, and seasonal workers; and self-employed persons.

Voluntary coverage is available.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 6.75% for the voluntarily insured (old-age, disability, and survivors benefits); none if younger than age 16 or 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 mandatorily insured person's contributions also finance cash sickness and maternity benefits.

Self-employed person: 8% of gross monthly covered earnings.

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 cash sickness and maternity benefits.

Employer: 4% of gross monthly covered payroll for employees aged 16 to 59.

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 cash sickness and maternity benefits.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Age Pension): Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Contributions are credited for periods of sickness, maternity, and temporary or permanent work injury.

The old-age pension is payable abroad.

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

Contributions are credited for periods of sickness, maternity, and temporary or permanent work injury.

The old-age grant is payable abroad.

Disability pension (Invalidity Pension): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and have at least 150 weeks of paid contributions and.

A registered medical doctor assesses the disability.

The disability pension is payable abroad.

Disability grant (Invalidity Grant): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and have at least 50 weeks but less than 150 weeks of paid contributions.

The disability grant is 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) (including a common-law spouse) who was married to the deceased for at least three years, orphans younger than age 16 (age 21 if a full-time student, no limit if disabled), and dependent parents.

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

The survivor pension is payable abroad.

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) (including a common-law spouse) who was married to the deceased for at least three years, orphans younger than age 16 (age 21 if a full-time student, no limit if disabled), and dependent parents.

The survivor grant is payable abroad.

Funeral grant: Paid to the person who paid for the funeral when the insured person, the insured's spouse, or the insured's child younger than age 16 (age 21 if a full-time student) dies. The insured must have received or been entitled to receive an old-age, disability, sickness, maternity, or work injury benefit at the time of the death. The grant must be claimed within six months of the date of death.

The funeral grant is not payable abroad.

Old-Age Benefits

Old-age pension (Age Pension): 30% of the insured's average weekly earnings plus 1% of average weekly earnings for every 50 weeks of contributions exceeding 500 weeks is paid.

Average weekly earnings are the insured's average annual covered earnings in his or her best five years of earnings divided by 52.

The minimum weekly old-age pension is EC\$46.40.

The maximum weekly old-age pension is EC\$657.70.

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are reviewed periodically.

Old-age grant (Age Grant): A lump sum of five times the insured's average weekly earnings for every 50 weeks of paid or credited contributions is paid.

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

Permanent Disability Benefits

Disability pension (Invalidity Pension): 30% of the insured's average weekly earnings plus 1% of average weekly earnings for every 50 weeks of contributions exceeding 500 weeks is paid.

Average weekly earnings are the insured's average annual covered earnings in his or her best five years of earnings divided by 52.

The minimum weekly disability pension is EC\$46.40.

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

Schedule of payments: The pension is paid monthly.

Benefit adjustment: Benefits are reviewed periodically.

Disability grant (Invalidity Grant): A lump sum of five times the insured's average weekly earnings for every 50 weeks of paid or credited contributions is paid.

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

Survivor Benefits

Survivor pension

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid for life to a widow(er) aged 50 or older; for one year to a widow(er) younger than age 50; for as long as the disability lasts to a widow(er) with a disability.

The minimum weekly spouse's pension is EC\$46.40.

The maximum weekly spouse's pension is EC\$493.28.

If the widow(er) is entitled to receive an old-age or disability pension and a spouse's pension, the total amount received is 100% of the old-age or disability pension plus 50% of the spouse's 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 orphan; 50% for an orphan with a disability or a full orphan.

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

Dependent 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.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: The pensions are paid monthly.

Benefit adjustment: Benefits are reviewed periodically.

Survivor grant: A lump sum of five times the insured's average weekly earnings for every 50 weeks of paid or credited contributions is paid.

Average weekly earnings are the sum of the insured's weekly covered 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.

Administrative Organization

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

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

Sickness and Maternity

Regulatory Framework

First law: 1980 (maternity leave).

Current laws: 1983 (social insurance) and 1999 (employment act).

Type of program: Social insurance and employer-liability system. Cash benefits only.

Note: Government health facilities and public hospitals provide free primary health care.

Coverage

Social insurance: Public- and private-sector employees, including apprentices, part-time workers, and seasonal workers; and self-employed persons.

Employer liability: Public- and private-sector employees.

Exclusions: Self-employed persons.

Source of Funds

Insured person

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

Employer liability: None.

Self-employed person

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

Employer liability: Not applicable.

Employer

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

Employer liability: The total cost.

Government

Social insurance: None; contributes as an employer.

Employer liability: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (social insurance): Must be aged 16 to 59, have been employed on the day before the incapacity began, and have at least 13 weeks of contributions, including eight weeks of contributions as an employee in the 13 weeks before the incapacity began. The incapacity for work must last at least four consecutive days.

Cash sickness benefit (employer liability): Must have been employed for at least 12 consecutive months with the same employer and provide a medical certificate from a registered medical practitioner stating the nature and expected duration of incapacity. The employee is eligible for sickness benefits up to five times a year.

Cash maternity benefit (Maternity Allowance, social insurance): Paid to an insured woman aged 16 to 59 with at least 30 weeks of contributions, including 20 weeks of paid contributions in the 30 weeks immediately preceding the week that is six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

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

Maternity grant (social insurance): Paid to an insured woman or the insured husband of an uninsured woman. The insured must be aged 16 to 59 and 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.

There is no minimum sickness benefit.

The maximum daily sickness benefit is EC\$125.

Sickness benefit (employer liability): 100% (35% if receiving a social insurance sickness benefit) of the employee's wages is paid for up to two months. Benefits may be extended based on a medical report of a medical practitioner.

Maternity benefit (Maternity Allowance, social insurance): 65% of the insured's 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 weekly maternity benefit is EC\$522.

The maximum weekly maternity benefit is EC\$750

Maternity benefit (employer liability): Up to 40% of the employee's average covered earnings for two months of the three-month maternity leave period is paid. The benefit is paid once every two years, up to a total of three times.

Maternity grant (social insurance): A lump sum of EC\$522 is paid.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Public hospitals and community health facilities provide free public health care. Fees may be charged for X-rays and laboratory tests.

Dependents' Medical Benefits

Limited benefits, including free primary health care, are provided to the general population (see Workers' Medical Benefits).

Administrative Organization

National Insurance Scheme (<http://www.nisgrenada.org/>) collects contributions and administers the social insurance program.

Ministry of Labour (<http://labour.gov.gd/>) provides general supervision of the employer-liability program.

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

Work Injury

Regulatory Framework

First law: 1982 (workmen's compensation)

Current law: 1983 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees, including apprentices, part-time workers, and seasonal workers; and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 1% of gross monthly covered earnings.

There are no minimum earnings used to calculate contributions.

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

Employer: 1% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. 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 work injury or certified onset of the occupational disease until recovery or for 52 weeks, whichever occurs first.

There is no minimum or maximum temporary disability benefit.

A registered medical doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

For a total (100%) disability, 70% of the insured's average weekly covered earnings in the last 13 weeks is paid.

There is no minimum or maximum permanent disability 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.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability; for an assessed degree of disability of less than 30%, a lump sum is paid.

A registered medical 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 cost of medical treatment abroad is fully reimbursed with prior approval from the National Insurance Board or up to EC\$1,000 without approval.

Survivor Benefits

Survivor pension

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

The minimum weekly spouse's pension is EC\$46.40.

The maximum weekly spouse's pension is EC\$493.28.

The spouse's pension ceases upon remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability benefit the deceased received or was entitled to receive is paid for each orphan younger than age 16 (age 21 if a full-time student); 50% for a 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 or 25% if partially dependent, up to the difference of the combined survivor pension paid to a spouse or orphan and the maximum combined survivor pension. 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.

The maximum combined survivor pension is 100% of the permanent disability benefit the deceased received or was entitled to receive.

Benefit adjustment: Benefits are reviewed periodically.

Funeral grant: A lump sum of EC\$2,320 is paid to the person who paid for the insured's funeral.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

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

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

Unemployment

Regulatory Framework

Under the 1999 Employment Act, employers are required to provide severance pay to dismissed employees who have completed at least one year of continuous employment.

The payment amount is at least one week of an employee's wages for each completed year of service.