

## 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:** Resident elderly or disabled persons.

#### Source of Funds

##### Social insurance

**Insured person:** 5% of weekly or monthly earnings.

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

The above contributions also finance cash sickness and maternity benefits.

**Self-employed person:** 10% of monthly earnings, according to earnings categories ranging from EC\$200 to EC\$1,350 a week.

The above contributions also finance cash sickness and maternity benefits.

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

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

The above 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:** 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 and does not qualify for an 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 qualify for the old-age pension.

Social assistance benefits are not payable abroad.

**Disability pension (social insurance):** Younger than age 62 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.

Disability benefits are payable abroad under specific conditions.

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

The degree of disability is assessed by the Social Security Medical Board at least every 3 years.

Social assistance benefits are not payable abroad.

**Survivor pension (social insurance):** The deceased had at least 150 weeks of paid contributions.

Eligible survivors are a widow(er) aged 45 or older who was married to 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.

**Survivor grant (social insurance):** The deceased did not qualify for a pension.

Eligible survivors are a widow(er) aged 45 or older who was married to 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 wage, plus

2% for each 50-week period of paid or credited contributions exceeding 500, up to a maximum of 750 contributions, and 1% for each 50-week period of contributions exceeding 750. The pension is determined by dividing this sum by 52.

The average annual wage is 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\$250.

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

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

Insured persons are entitled to a refund of contributions if they have made less than 50.

**Old-age social assistance (means-tested):** EC\$100 is paid every 2 weeks.

### **Permanent Disability Benefits**

**Disability pension:** The monthly pension is equal to 30% of the insured's average annual wage, plus 2% for each 50-week period of paid or credited contributions exceeding 500, up to a maximum of 750 contributions, and 1% for each 50-week period of contributions exceeding 750. The pension is determined by dividing this sum by 52.

The average annual wage is based on earnings in the 3 years in which the insured made the most contributions in the last 15 contribution years.

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

The minimum monthly pension is EC\$250.

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

**Disability social assistance (means-tested):** EC\$100 is paid every 2 weeks.

### **Survivor Benefits**

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

A limited pension is payable for a year if the widow(er) is younger than age 45 or was married to the deceased for less than 3 years.

**Orphan's pension:** Up to 1/6 of the insured's pension is paid if unmarried, younger than age 16 (age 18 if a full-time

student), and previously living with or supported by the deceased. If the orphan is disabled, the pension is equal to 1/3 of the family maximum.

The minimum survivor pension is EC\$720 a year.

The family maximum survivor pension is 100% of the deceased's pension.

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

The contributions are refunded if the deceased made less than 50.

**Funeral grant:** EC\$2,500 for the funeral of the insured or his or her spouse. Up to EC\$1,600 for a dependent child, with the maximum payable for a child aged 10 or older or aged 16 to 25 and a full-time student. The grant is payable 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.

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:** Younger than age 62 and employed the day before the onset of incapacity with 26 weeks of paid contributions, including 8 in the 13 weeks before the onset of incapacity .

**Cash maternity benefit:** 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.

**Funeral grant:** Must have a minimum of 26 weeks of contributions.

## Sickness and Maternity Benefits

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

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

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

**Funeral grant:** EC\$2,500 is payable to the person who pays for the cost of the funeral for the insured, the insured's spouse, or a dependent child.

## 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.

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 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.

### Temporary Disability Benefits

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

### Permanent Disability Benefits

If the insured is totally disabled (100%), the pension is equal to 75% of his or her average weekly wages.

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:** A percentage of the pension is paid according to the assessed degree of disability. A benefit is payable if the assessed degree of disability is 20% or more.

### 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:** 50% of the deceased's permanent total disability pension is payable to a widow(er).

**Orphan's pension:** Each child younger than age 16 receives up to 1/6 of the deceased's permanent total disability pension; 1/3 for a full orphan.

The maximum survivor pension is equal to 100% of the deceased's permanent total disability pension.

**Funeral grant:** EC\$4,000 is payable to the person who pays for the cost of the funeral for the insured, the insured's spouse, or a dependent child.

### ***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.