

Jersey

Exchange rate: US\$1.00 equals 0.58 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1972 (attendance allowance); 1974 (social security), implemented in 1975; 1978 (invalid care and disability benefits); 1997 (disability transport allowance); and 2002 (incapacity).

Type of program: Social insurance (social security benefits) and social assistance (disability benefits) system.

Coverage

Old-age and survivor benefits: Employed persons; self-employed persons and nonemployed persons under certain conditions of age and residence in Jersey.

Disability benefits: All persons residing in Jersey.

Source of Funds

Insured person: 5.2% of gross earnings (old-age and survivor pensions).

The minimum monthly earnings for contribution purposes are £663.

The maximum monthly earnings for contribution purposes are £3,138.

The insured's contributions also finance sickness, maternity, and work injury benefits and part of the cost of medical benefits.

Nonemployed persons older than the age at which they can leave school and residing in Jersey for a continuous period of at least 6 months contribute 12.5% of gross earned income (old-age and survivor pensions and medical benefits). Does not apply to persons with low income, pensioners, certain married women, disabled persons, students, and persons staying at home to look after a child younger than age 5.

The minimum annual earned income for contribution purposes for nonemployed persons is £7,308.

The maximum annual earned income for contribution purposes for nonemployed persons is £37,656.

The maximum total earned and unearned income for contribution purposes is £50,208.

Self-employed person: 10.5% of gross earnings.

The minimum monthly earnings for contribution purposes are £663.

The maximum monthly earnings for contribution purposes are £3,138.

The self-employed person's contributions also finance sickness, maternity, and work injury benefits and part of the cost of medical benefits.

Employer: 5.3% of gross payroll.

The minimum monthly earnings for contribution purposes are £663.

The maximum monthly earnings for contribution purposes are £3,138.

The employer's contributions also finance sickness, maternity, and work injury benefits and part of the cost of medical benefits.

Government: The total cost of income-tested disability benefits.

Qualifying Conditions

Old-age pension: Payable at age 65 (age 60 for women registered with the pension system before 1975) with at least 4.5 years of paid or credited contributions including at least 6 months of paid contributions. The full pension is paid with 45 years of paid or credited contributions.

Partial pension: Payable with at least 4.5 years of paid or credited contributions.

Credited contributions may be awarded for up to 3 years of full-time education; for periods of incapacity, disability, or unemployment; for widowed persons; and for parents who do not work for up to 10 years in order to care for children younger than age 5.

Early pension: A reduced pension is payable from age 63. The option to receive an early pension cannot be reversed.

The pension payable for a widow or a woman who married before April 2001 is based either on her own contribution record or on that of her husband, whichever is greater.

Persons receiving the old-age pension (including partial or early pensions) may continue to work.

The old-age pension is payable abroad.

Disability pension: The insured is assessed as permanently incapable of any work (including voluntary work) with 6 months of paid contributions, including paid or credited contributions during at least 10% of the period between the date the insured first entered the system and the date of the onset of disability.

The disability pension is payable abroad.

The disability pension is payable with income-tested social assistance disability benefits, subject to eligibility.

Long-term incapacity allowance: Payable with an assessed degree of disability of at least 5% with 6 months of contributions, including contributions paid on earnings above £663 in the 3 months of the calendar-year quarter

starting 6 months before the calendar-year quarter in which the claim is made. Self-employed persons and nonemployed persons must have paid contributions in the same quarter in which the claim is made.

Persons receiving the allowance may continue in paid or voluntary work.

The allowance is payable abroad for 13 weeks only; may be paid for a longer period under a reciprocal agreement.

The long-term disability allowance is payable with income-tested social assistance disability benefits, subject to eligibility.

Attendance allowance (income-tested): Payable to a severely disabled person or a disabled child aged 4 or older who requires extra care and attention. The allowance is paid after 6 months of disability. The allowance is subject to an annual income ceiling of £51,511.

Invalid care allowance (income-tested): Payable to a person who cares for a beneficiary of attendance allowance. The allowance is subject to an annual income ceiling of £51,511.

Adult disablement allowance (income-tested): Payable to persons who are disabled from birth and have no contribution record. The allowance is paid after 6 months of disability. The allowance is subject to an annual income ceiling of £51,511.

Child disablement allowance (income-tested): Payable to severely disabled children younger than age 16 who do not qualify for attendance allowance. The allowance is paid after 6 months of disability. The allowance is subject to an annual income ceiling of £51,511.

Disability transport allowance (income-tested): Payable to a person or child (from age 4) residing in Jersey who has a physical or mental disability and requires help to travel outside of the home. The allowance is payable 3 months after the onset of the assessed disability if the disability is likely to continue for a further 9 months. The allowance is subject to an annual income ceiling of £51,511.

Survivor allowance: The deceased was a pensioner at the time of death or had 6 months of paid contributions, including paid or credited contributions during at least 10% of the period between age 18 and the month before death. The full survivor allowance is paid if the deceased had a full contribution record over the period.

The surviving spouse or the insured was younger than age 65 at the time of the insured's death. The eligible survivor must have been married to the deceased at the time of death.

Survivor pension: The deceased was a pensioner at the time of death or had 6 months of paid contributions, including paid or credited contributions during at least 10% of the period between age 18 and the month before death. The full survivor pension is paid if the deceased had a full contribution record over the period.

The eligible survivor must be younger than age 65 and have been married to the deceased at the time of death.

The survivor pension is payable abroad.

Death grant: The deceased had 1 year of contributions or less than 1 year of contributions, but a contribution was payable in the month the death occurred. A noncontributory grant can also be paid, subject to conditions.

Old-Age Benefits

Old-age pension: The full weekly pension is £153.23. The pension is paid monthly.

Partial pension: The pension is reduced proportionately for less than 45 years of contributions.

Early pension: The pension is reduced by 0.58% a month for each month the insured claims the pension before age 65.

Dependent's supplement: A weekly supplement of £101.15 is paid for a dependent wife younger than age 65 if the marriage took place before April 2001 and the wife is not receiving any social security benefit; may also be paid for an adult dependent, subject to conditions. If the insured is receiving the early pension, the supplement is reduced by 0.58% a month for each month the insured claims the pension before age 65. The supplement is paid monthly.

Benefit adjustment: Pensions are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Disability pension: The full weekly pension is £153.23 if the insured has 45 years of paid or credited contribution (contributions for the years between the date of onset of disability until retirement age are credited). The pension is reduced proportionately for less than 45 years of contributions. The pension is payable after the 1-year entitlement to sickness benefit has expired up to age 65. The pension is paid monthly.

The minimum weekly pension is £23.

The degree of incapacity for work is assessed by a medical board consisting of two doctors. Further medical board examinations may be required.

Dependent's supplement: £101.15 a week is paid for a dependent wife younger than age 65 if the marriage took place before April 2001 and the wife is not receiving any social security benefit; may also be paid for an adult dependent, subject to conditions.

Long-term incapacity allowance: If the assessed degree of disability is 100%, the weekly allowance is £153.23. The allowance is payable after the 1-year entitlement to sickness benefit has expired up to age 65. The allowance is paid monthly.

Partial disability allowance: If the assessed degree of disability is between 15% and 100%, the allowance is reduced in proportion to the assessed degree of disability.

Dependent's supplement: £101.15 a week is paid for a spouse or, under certain conditions, the insured's partner.

Disablement gratuity: A lump sum is paid if the assessed degree of disability is between 5% and 15%. The gratuity varies according to the insured's age.

The degree of disability is assessed periodically by the medical board, with the possibility of making an indefinite award.

Attendance allowance (income-tested): The monthly allowance is £412.80.

Invalid care allowance (income-tested): The monthly allowance is £663.36.

Adult disablement allowance (income-tested): The monthly allowance is £339.16.

Child disablement allowance (income-tested): The monthly allowance is £226.02.

Disability transport allowance (income-tested): The monthly allowance is £167.56.

Benefit adjustment: Benefits are adjusted annually according to a formula reflecting changes in the earnings index and retail price index.

Survivor Benefits

Survivor allowance: The weekly allowance is £183.89 and is payable for the first 52 weeks after the insured's death.

The allowance ceases on remarriage or cohabitation with another person.

Survivor pension: The full weekly pension is £153.23 and is payable after entitlement to the survivor allowance ceases. The pension is reduced proportionately if the deceased had less than 45 years of contributions.

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

The pension ceases on remarriage or cohabitation with another person.

Death grant: A lump sum of £612.80.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department (<http://www.ess.gov.je>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1967 (health insurance); and 1974 (social security), implemented in 1975.

Type of program: Social insurance (cash benefits) and universal (medical care) system.

Coverage

Cash benefits: Employed and self-employed persons.

Medical benefits: All persons residing in Jersey.

Source of Funds

Insured person

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Medical benefits: 0.8% of gross earnings. For nonemployed persons, see source of funds under Old Age, Disability, and Survivors, above.

Self-employed person

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Medical benefits: 2% of gross earnings.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors, above.

Medical benefits: 1.2% of gross payroll.

Government

Cash benefits: None.

Medical care: The total cost of hospital care.

Qualifying Conditions

Cash sickness benefits: The insured must have at least 3 months of contributions, including paid contributions on earnings above £663 in the 3 months of the calendar-year quarter starting 6 months before the calendar-year quarter in which the claim was made. (Self-employed persons and nonemployed persons must have paid contributions in the quarter the claim was made). A reduced benefit is paid if contributions were paid on earnings above £663 in only 1 or 2 months of the qualifying quarter.

Cash maternity allowance: The insured must have at least 13 weeks of contributions, including paid contributions in the calendar-year quarter 1 year before the expected date of childbirth.

Maternity (adoption) grant: One year of contributions must be paid by at least one of the parents.

Medical benefits: The insured must have at least 6 months of contributions or have resided in Jersey for at least 6 months.

Sickness and Maternity Benefits

Sickness benefit: The weekly benefit is £153.23 and is payable for a minimum of 2 days up to a maximum of 364 days.

Dependent's supplement: £101.15 a week is paid for a dependent spouse or partner.

After a year of entitlement to sickness benefit, a long-term incapacity allowance or a disability pension (see Old Age, Disability, and Survivors, above) may be payable.

Maternity allowance: The weekly allowance is £153.23 and is payable for 18 weeks, starting between 6 and 11 weeks before the expected date of childbirth.

Maternity (adoption) grant: A lump sum of £459.60 is paid for each birth or adoption.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes each consultation by £15, and the cost of each prescription of pharmaceuticals is limited to £2.10 an item. Low-income families and persons with low income who are older than age 65 are exempt from the costs of some medical care services.

Dependents' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes each consultation by £15, and the cost of each prescription of pharmaceuticals is limited to £2.10 an item. Low-income families and persons with low income who are older than age 65 are exempt from the costs of some medical care services.

Administrative Organization

Employment and Social Security Department (<http://www.ess.gov.je>) administers social security and health insurance.

Department of Health and Social Services (<http://www.health.gov.je>) administers hospital treatment.

Work Injury

Regulatory Framework

First law: 1930.

Current law: 1974 (social security), implemented in 1975.

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

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

The weekly benefit is £153.23 and is payable for 1 year.

Dependent's supplement: £101.15 a week is paid for a dependent wife or partner.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Permanent Disability Benefits

Permanent disability pension: The weekly pension is £153.23.

Dependent's supplement: £101.15 a week is paid for a dependent wife or partner.

Attendance allowance: £422.52 a month.

Disablement gratuity: A lump sum is paid if the assessed degree of disability is between 5% and 15%. The gratuity varies according to the insured's age.

Work injury benefits can be paid with social assistance disability benefits (see Old Age, Disability, and Survivors, above).

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes each consultation by £15, and the cost of each prescription of pharmaceuticals is limited to £2.10 an item. Low-income families and persons with low income who are older than age 65 are exempt from the costs of some medical care services.

Survivor Benefits

Survivor allowance: Paid for the first year of widowhood if the deceased met the contribution requirements for the old-age pension.

The surviving spouse or the insured was younger than age 65 at the time of the insured's death. The eligible survivor must have been married to the deceased at the time of death.

Survivor pension: The deceased met the contribution requirements for the old-age pension. The pension is paid when entitlement to the survivor allowance ceases.

The eligible survivor must be younger than age 65 and have been married to the deceased at the time of death.

The survivor pension ceases at age 65 and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department (<http://www.ess.gov.je>) administers social insurance benefits.

Department of Health and Social Services (<http://www.health.gov.je>) administers hospital treatment.

Unemployment

Regulatory Framework

First and current law: 1930.

Type of program: Social assistance system.

Coverage

All persons residing in Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed through local taxes and general revenue.

Qualifying Conditions

Welfare grant (income-tested): The claimant must have resided in Jersey for at least 5 years and be actively seeking employment and be involuntarily unemployed.

Unemployment Benefits

Welfare grant (income-tested): The benefit depends on individual circumstances, including the level of housing rent paid.

There is no limit to duration.

Administrative Organization

The program is administered by 12 separate parish authorities and coordinated by the Committee of Constables.

Family Allowances

Regulatory Framework

First and current law: 1972 (family allowances), with 2002 (children) amendment, implemented in 2005.

Type of program: Universal system.

Coverage

All persons residing in Jersey 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 (income-tested): The child must be younger than age 16 or in full-time education in Jersey.

Income test: The annual income limit varies according to the number of children, from £14,032 for one child to £29,495 for eight children.

Family Allowance Benefits

Family allowances (income-tested): The allowance is calculated in relation to the previous year's income tax return, with the maximum rate being paid to a family with income of less than £6,950 in the previous year.

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The maximum annual allowance is £3,138 for the first child, £2,704 for the second child, and £2,557 for each subsequent child.

For a married couple, the allowance is usually paid to the woman.

An income-tested child care allowance may also be paid for the cost of child care at a registered nursery, play group, or child minder.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department (<http://www.ess.gov.je>) administers the program.