

## Antigua and Barbuda

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1972 (social insurance); 1973 (old age); 1973 (survivors); 1977 (disability); 1993 (social assistance); and 2001 (self-employed).

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

#### Coverage

**Social insurance:** Employed and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; employees of international organizations; and foreign military personnel residing in Antigua and Barbuda.

**Social assistance:** Aged 60 or older and blind with annual income from all sources of less than EC\$5,000.

#### Source of Funds

##### Insured person

**Social insurance:** 3% of covered monthly earnings (private sector) or 2% of covered monthly earnings (public sector).

The minimum weekly earnings used to calculate contributions are EC\$7.50; EC\$32.50 a month.

The maximum annual earnings used to calculate contributions are EC\$54,000.

The insured's (private sector) contributions also finance sickness and maternity benefits.

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 8% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are EC\$450.

The maximum annual earnings used to calculate contributions are EC\$54,000.

The self-employed person's contributions also finance sickness and maternity benefits.

**Social assistance:** None.

##### Employer

**Social insurance:** 5% of covered monthly payroll.

The minimum earnings used to calculate contributions are EC\$7.50 a week; EC\$32.50 a month.

The maximum annual earnings used to calculate contributions are EC\$54,000.

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

**Social assistance:** None.

#### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 500 weeks of contributions.

**Partial pension:** A reduced pension is paid at age 60 with 350 to 499 weeks of contributions.

**Transitional pension:** A reduced pension is paid at age 60 with at least 156 weeks of contributions starting on or before December 31, 1974.

**Old-age settlement:** Age 60 or older and does not meet the qualifying conditions for the old-age pension but has at least 26 weeks of paid contributions starting before 1975 or at least 52 weeks of contributions starting after 1974.

Old-age benefits are payable abroad.

**Old-age assistance:** Age 83 or older; age 60 or older if blind or disabled.

**Disability pension:** The insured must be assessed with a disability, be younger than age 60, and have at least 156 weeks of contributions.

The insured's doctor assesses the degree of disability; the Social Security Board doctor makes a second assessment.

**Disability settlement:** The insured does not meet the qualifying conditions for the disability pension but is assessed with a disability, is younger than age 60, and has at least 52 weeks of contributions.

The insured's doctor assesses the degree of disability; the Social Security Board doctor makes a second assessment.

Disability benefits are payable abroad.

**Survivor pension:** Paid if the deceased received or was eligible to receive a disability pension or an old-age pension at the time of death.

Eligible survivors are a widow, a disabled widower, and children younger than age 16 (age 18 if a student).

**Survivor settlement:** Paid if the deceased received or was eligible to receive the old-age grant or the disability grant at the time of death.

Eligible survivors are a widow aged 50 or older who was married or living with the deceased for at least three years;

a disabled widower who was married or living with the deceased for at least three years; and children younger than age 16 (age 18 if a student).

The widow(er)'s pension ceases on remarriage.

Survivor benefits are payable abroad.

**Funeral grant:** The deceased had at least 26 weeks of paid contributions in the last 12 months or received or was eligible to receive sickness benefits, maternity benefits, an old-age pension, or a disability pension at the time of death.

### Old-Age Benefits

**Old-age pension:** The full pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50% of the maximum monthly earnings used to calculate contributions (EC\$4,500).

Average earnings are based on the best five years of earnings in the last 10 years of work; if the number of years worked is less than five years, the average is based on total earnings.

Partial pension: A percentage of the full pension is paid according to the number of weeks of contributions.

Transitional pension: The pension is 25% of average earnings in the best five years of the last 10 years of work.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

**Old-age settlement:** A lump sum of EC\$1,200 or 75% of the combined employer and employee contributions (whichever is greater) is paid.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

**Old-age assistance:** EC\$255 a month is paid.

### Permanent Disability Benefits

**Disability pension:** The pension is 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50% of the maximum monthly earnings used to calculate contributions (EC\$4,500).

Average earnings are based on the best five years of earnings in the last 10 years of work; if the insured has less than five years of work, the average is based on total earnings.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,250.

**Disability settlement:** A lump sum of EC\$1,200 or 75% of the combined employer and employee contributions (whichever is greater) is paid.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

### Survivor Benefits

**Survivor pension:** 50% of the pension the deceased received or was eligible to receive is paid to an eligible widow(er). A limited pension is paid for a year if the widow is younger than age 50 and employed at the time of the insured's death.

The minimum survivor pension is EC\$350.00 a month.

**Orphan's pension:** 25% of the pension the deceased received or was eligible to receive is paid to an orphan younger than age 16 (age 18 if a student, no limit if disabled); 50% for a full orphan.

The minimum orphan's pension is EC\$87.50 a month.

**Survivor settlement:** The grant must not exceed the value of the old-age settlement or disability settlement the deceased received or was eligible to receive.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

**Funeral grant:** A lump sum of EC\$2,500 is paid to the person who paid for the funeral.

### Administrative Organization

Ministry of Finance provides general supervision.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/board.php>) administers the program.

### Sickness and Maternity

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#### Regulatory Framework

**First and current laws:** 1972 (social insurance), 1973 (sickness), and 1973 (maternity).

**Type of program:** Social insurance system.

#### Coverage

**Cash sickness and maternity benefits:** Private-sector employees and self-employed persons aged 16 to 59.

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; employees of international organizations; and foreign military personnel residing in Antigua and Barbuda.

**Medical benefits:** All registered residents of Antigua and Barbuda suffering from any of the specified illnesses covered under the Medical Benefits Scheme.

#### Source of Funds

**Insured person:**

*Cash sickness and maternity benefits:* See source of funds under Old Age, Disability, and Survivors.

*Medical benefits:* 3.5% of gross earnings of at least EC\$100 a week or EC\$400 a month.

**Self-employed person:**

*Cash sickness and maternity benefits:* See source of funds under Old Age, Disability, and Survivors.

*Medical benefits:* 5% of declared earnings, according to three salaried classes set by the Medical Benefits Scheme Board.

Voluntary contributions are set by the Medical Benefits Scheme Board.

**Employer:**

*Cash sickness and maternity benefits:* See source of funds under Old Age, Disability, and Survivors.

*Medical benefits:* 3.5% of gross earnings; 7% for those earning less than EC\$100 a week or EC\$400 a month.

**Government:** None.

**Qualifying Conditions**

**Cash sickness benefits:** The insured must have at least 26 weeks of contributions; have worked at least eight weeks in the three calendar months before the incapacity began; and have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

**Cash maternity benefits:** The insured must have at least 26 weeks of contributions in the year before the expected date of childbirth.

**Maternity grant:** The grant is paid to an insured woman or the wife of an insured man with at least 26 weeks of paid contributions in the year before the expected date of childbirth.

**Medical benefits:** There is no minimum qualifying period for benefits provided in public health facilities. Persons aged 15 and younger, persons assessed as permanently incapable of work, and insured persons who have at least 26 weeks of paid contributions in any calendar year or in any 12-month period, may claim reimbursement for benefits not provided in public health facilities if treatment is sought elsewhere.

**Sickness and Maternity Benefits**

**Cash sickness benefits:** 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to 26 weeks; may be extended for 13 weeks.

Average weekly earnings are based on earnings in the three calendar months before the incapacity began.

**Cash maternity benefits:** 60% of the insured's average weekly earnings is paid for up to 13 weeks beginning not earlier than six weeks before the expected date of childbirth and not later than the week of expected childbirth.

Average weekly earnings are based on earnings in the 52 weeks before the last six weeks prior to the expected date of childbirth.

**Maternity grant:** A lump sum of EC\$560 is paid.

**Workers' Medical Benefits**

Medical services are provided under the Medical Benefits Scheme through public health facilities. Benefits include all treatment related to asthma, cancer, cardiovascular diseases, certified lunacy, diabetes, glaucoma, hypertension, leprosy, and sickle cell anemia.

Necessary medical treatment is permitted abroad.

**Dependents' Medical Benefits**

Medical benefits for dependents are the same as those for the insured.

**Administrative Organization**

Ministry of Finance provides general supervision.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/board.php>) administers the cash sickness and maternity schemes.

Medical Benefits Scheme (<http://mbs.gov.ag>), supervised by the Ministry of Health and a board of directors, administers medical benefits.