

## Dominica

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970 (provident fund).

**Current laws:** 1975 (social security) and 2012 (social security regulations).

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

#### Coverage

Employed persons, self-employed persons, and apprentices.  
Voluntary coverage is available.

#### Source of Funds

**Insured person:** 5.50% (rising to 5.75% in 2018 and 6% in 2019) of weekly covered earnings; 10.15% of covered earnings for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

The insured person's contributions also finance sickness and maternity benefits.

**Self-employed person:** 11.5% of covered declared net earnings.

The minimum annual earnings used to calculate contributions are EC\$7,200.

The maximum annual earnings used to calculate contributions are EC\$72,000.

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

**Employer:** 6.75% of covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$72,000.

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

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 63 (rising by six months each year until reaching 65 in 2021) with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or temporary work injury benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received permanent total disability work injury benefits.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Deferred pension: The pension may be deferred indefinitely.

**Old-age grant:** Age 63 (rising by six months each year until reaching 65 in 2021) with at least 50 weeks but less than 500 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or temporary work injury benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received permanent total disability work injury benefits.

Old-age benefits are payable abroad.

**Disability pension:** Must be younger than age 60, assessed with a permanent incapacity for work, and have at least 150 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or temporary work injury benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received permanent total disability work injury benefits.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value.

**Disability grant:** Must be younger than age 60, assessed with a permanent incapacity for work, and have at least 50 but less than 150 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or temporary work injury benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received permanent total disability work injury benefits.

A medical referee assesses the incapacity for work.

Disability benefits are payable abroad if the purpose of travel is to receive medical treatment.

**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 dependent spouse; dependent children younger than age 16 (age 21 if a student, unmarried, and unemployed; no limit if disabled); and dependent parents and grandparents of pensionable age, if there is no surviving spouse or dependent child.

The survivor pension ceases upon remarriage or cohabitation.

**Survivor grant:** The deceased had at least 50 weeks of paid or credited contributions but did not qualify for an old-age or disability pension at the time of death.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or temporary work injury benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received permanent total disability work injury benefits.

Survivor benefits are payable abroad.

**Funeral grant:** The deceased received or was entitled to receive an old-age, disability, sickness, or maternity benefit. Paid when the insured, the insured's uninsured spouse, or one of the insured's dependent children younger than age 21 (if a student, unmarried, and unemployed) dies.

### Old-Age Benefits

**Old-age pension:** 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years.

The minimum weekly old-age pension is EC\$75.00.

The maximum monthly old-age pension is 60% of the insured's average monthly earnings.

**Early pension:** The pension is reduced by 0.5% a month for each month the pensioner is younger than the pensionable age.

**Deferred pension:** The pension increases by 6% for each complete year of deferral.

**Old-age grant:** A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

**Benefit adjustment:** Benefits are adjusted every three years according to changes in the consumer price index.

### Permanent Disability Benefits

**Disability pension:** 30% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years or the number of years worked if less than 10.

The minimum weekly disability pension is EC\$75.00.

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

**Disability grant:** A lump sum of three times the insured's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are the total covered earnings divided by the total number of weeks of contributions.

**Benefit adjustment:** Benefits are adjusted every three years according to changes in the consumer price index.

### Survivor Benefits

#### Survivor pension

**Spouse's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er). If the widow(er) was married to the deceased for less than three years or is younger than age 50, the widow(er) receives a survivor pension for one year or while caring for dependent children.

**Orphan's pension:** 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two eligible children (33% if a full orphan or disabled). If there are more than two children, the total pension amount is split equally.

**Other eligible survivor's pension:** If there is no eligible widow(er) or orphan, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

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

**Survivor grant:** A lump sum of three times the deceased's average weekly covered earnings is paid for each 50-week period of paid or credited contributions.

Average weekly covered earnings are the insured's total covered earnings divided by the total number of weeks of contributions.

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,600 is paid when the insured dies; EC\$2,184 for the death of an uninsured spouse; and EC\$1,092 for the death of a dependent child.

**Benefit adjustment:** Benefits are adjusted every three years according to changes in the consumer price index.

### **Administrative Organization**

Ministry of Finance (<http://finance.gov.dm/>) provides general supervision.

Dominica Social Security (<http://www.dss.dm/>), governed by the Social Security Board, administers the social insurance program.

Division of Social Welfare of the Ministry of Social Services, Family and Gender Affairs (<http://socialservices.gov.dm/index.php/divisions/social-welfare-division>) administers social assistance benefits.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1975 (social security).

**Type of program:** Social insurance system. Cash benefits only.

#### **Coverage**

Employed persons, self-employed persons, and apprentices.

#### **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**

**Cash sickness benefit:** Employed persons must have at least 13 weeks of insured employment immediately before the incapacity began, including at least eight weeks of paid contributions. Self-employed persons must have at least 52 weeks of insured employment immediately before the incapacity began, including at least two quarters of paid contributions in the last three consecutive quarters. The incapacity must last at least four days.

**Cash maternity benefit:** Employed persons must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period before maternity leave began. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the quarter in which maternity leave began.

**Cash maternity grant:** Paid to an insured woman or the uninsured spouse of an insured man. Employed persons must have at least 26 weeks of paid contributions in the 52-week period before the expected date of childbirth. Self-employed persons must have at least three quarters of paid

contributions in the four consecutive quarters before the expected date of childbirth.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 60% of the insured's average weekly earnings in the last 13 weeks is paid from the first day of incapacity. The benefit is paid for up to 26 weeks.

**Maternity benefit:** 60% of the insured's average weekly earnings in the last 30 weeks is paid three weeks before and nine weeks after the expected date of childbirth; in certain cases, the benefit may be paid from six weeks before and up to six weeks after the expected date of childbirth.

**Maternity grant:** A lump sum of EC\$500 is paid for each child.

#### **Workers' Medical Benefits**

No statutory benefits are provided.

Public hospitals and clinics under the Ministry of Health provide primary and secondary health care to the general population.

#### **Dependents' Medical Benefits**

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

#### **Administrative Organization**

Ministry of Finance (<http://finance.gov.dm/>) provides general supervision.

Dominica Social Security (<http://www.dss.dm/>), governed by the Social Security Board, administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1938 (workmen's compensation).

**Current law:** 1985 (employment injury and occupational diseases).

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

#### **Coverage**

Employed persons, including apprentices.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** 0.5% of gross payroll.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. The disability must last at least four days.

### **Temporary Disability Benefits**

60% of the insured's average earnings in the last 13 weeks is paid for up to 26 weeks until the disability ends or certification of permanent disability.

### **Permanent Disability Benefits**

Up to 60% of the insured's average earnings in the last 13 weeks is paid, according to the assessed degree of disability.

Constant-attendance allowance: If the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions, 50% of the insured's permanent disability benefit is paid. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is less than 30%, a lump sum is paid.

A medical referee assesses the incapacity for work.

### **Workers' Medical Benefits**

Medical expenses of up to EC\$6,000 are reimbursed for local and overseas treatment of work injuries and occupational diseases.

### **Survivor Benefits**

#### **Survivor pension**

*Spouse's pension:* 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a dependent widow(er).

The survivor pension ceases upon remarriage or cohabitation.

*Orphan's pension:* 25% of the permanent disability benefit the deceased received or was entitled to receive (33% if a full orphan or disabled) is paid for each of the first two dependent children younger than age 16 (age 21 if a student, unmarried, and unemployed; no limit if disabled). If there are more than two orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

*Other eligible survivor's pension:* If there is no eligible widow(er) or orphan, 50% of the permanent disability

benefit the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

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

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,600 is paid when the insured dies; EC\$2,184 when the dependent spouse of an insured person receiving permanent disability benefits dies; and EC\$1,092 when a dependent child, of an insured person receiving permanent disability benefits, younger than age 18 dies, if unmarried and unemployed.

### **Administrative Organization**

Ministry of Finance (<http://finance.gov.dm/>) provides general supervision.

Dominica Social Security (<http://www.dss.dm/>), governed by the Social Security Board, administers the social insurance program.

### **Unemployment**

#### **Regulatory Framework**

The Protection of Employment Act (1984) requires employers to provide severance pay in cases of redundancy for employees with at least three years of continuous service. The benefit amount varies according to the length of service: with up to five years, one week of the employee's pay for each year of service plus two weeks of pay for each year of service exceeding three years; with more than five but less than 10 years of service, nine weeks of pay plus two weeks for each year of service exceeding five years; with more than 10 years of service, 19 weeks of pay plus three weeks for each year of service exceeding 10 years (up to a maximum of 52 weeks of pay).

#### **Family Allowances**

##### **Regulatory Framework**

No known statutory benefits are provided.

The public assistance program provides cash benefits of EC\$150 a month to needy adults and EC\$127.50 a month to needy children, up to a maximum of EC\$375 per family.