

## Guyana

Exchange rate: US\$1.00 =  
215.00 Guyana dollars (G\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1903 (poor relief), 1944 (old-age assistance), and 1969 (social security).

**Type of program:** Universal, social insurance, and social assistance system.

#### Coverage

**Universal:** Resident citizens of Guyana.

**Social insurance:** Public- and private-sector employees earning at least G\$7.50 a week; and self-employed persons earning at least G\$5.00 a week.

Voluntary coverage for previously insured persons until age 60.

Exclusions: Casual employees and family labor.

**Social assistance:** Needy persons.

#### Source of Funds

##### Insured person

*Universal:* None.

**Social insurance:** 5.6% of covered earnings; 9.3% of average weekly earnings in the two years before covered employment ceased for the voluntarily insured.

The maximum earnings used to calculate contributions are G\$50,769 a week or G\$220,000 a month (adjusted annually).

Contributions are paid weekly, biweekly, or monthly, depending on the type of employment.

The insured person's contributions also finance cash sickness and maternity benefits, medical benefits, and work injury benefits.

*Social assistance:* None.

##### Self-employed person

*Universal:* None.

**Social insurance:** 12.5% of covered declared income.

The maximum weekly earnings used to calculate contributions are G\$50,769 (adjusted annually).

Contributions are paid weekly, biweekly, or monthly, depending on the type of employment.

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

*Social assistance:* None.

##### Employer

*Universal:* None.

**Social insurance:** 8.4% of covered payroll; 1.5% for persons younger than age 16 and aged 60 or older.

The maximum earnings used to calculate contributions are G\$50,769 a week or G\$220,000 a month (adjusted annually).

The employer's contributions also finance cash sickness and maternity benefits, medical benefits, and work injury benefits.

*Social assistance:* None.

##### Government

*Universal:* The total cost.

**Social insurance:** Covers any deficit; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (universal):** Age 65 with at least 10 years of citizenship, at least 20 years of residence, and no more than two years of temporary absences from Guyana.

Universal old-age benefits are not payable abroad.

**Old-age pension (social insurance):** Age 60 with at least 750 weeks of paid or credited contributions, including at least 150 weeks of paid contributions. Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks. In addition, contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

Retirement is not necessary.

**Old-age grant (social insurance):** Age 60 with less than 750 weeks of contributions, including at least 50 weeks of contributions before age 60.

Social insurance old-age benefits are payable abroad.

**Disability pension (social insurance):** Aged 16 to 59 and assessed with an incapacity for work that is not the result of a work injury and is likely to remain permanent. Must have at least 250 weeks of paid or credited contributions, including at least 150 weeks of paid contributions; have been incapable of work for at least 26 weeks; and not be receiving a sickness benefit. Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks, and for each year the disability pension is awarded before the insured reaches age 60. In addition, contributions are credited for each

complete contributory week the insured received sickness, maternity, and work injury benefits.

The National Insurance Medical Board assesses the incapacity for work.

The disability pension ceases at age 60 and is replaced by the social insurance old-age pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

**Disability grant (social insurance):** Aged 16 to 59 and assessed with an incapacity for work that is likely to remain permanent. Must have at least 50 but less than 150 weeks of paid contributions and have been incapable of work for at least 26 weeks.

Disability benefits are not payable abroad.

**Disability public assistance (social assistance, means tested):** Paid to needy individuals with little or no means of support and a permanent incapacity for work or a temporary medical condition that results in an incapacity for work.

**Survivor pension (social insurance):** The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death; or was aged 16 to 59 with at least 250 weekly paid or credited contributions, including at least 150 weeks of paid contributions, at the time of death.

Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks. In addition, contributions are credited for each complete contributory week the insured received sickness, maternity, and work injury benefits.

Eligible survivors include a widow(er) who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; and full orphans younger than age 18 who were dependent on the deceased.

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

Remarriage settlement: Paid when the widow(er) remarries.

Child's supplement: A supplement is paid.

The child's supplement continues upon remarriage or cohabitation.

**Survivor grant (social insurance):** The deceased received or was entitled to receive a social insurance old-age or disability grant.

Eligible survivors include a widow who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 55 who is assessed as permanently incapable of work; full orphans

younger than age 18 who were dependent on the deceased; and other dependent family members.

Survivor benefits are payable abroad.

**Funeral grant (social insurance):** The deceased or his or her spouse had at least 50 weeks of paid contributions at the time of death.

### **Old-Age Benefits**

**Old-age pension (universal):** G\$19,000 a month is paid.

**Old-age pension (social insurance):** 40% of the insured's average weekly earnings plus 1% of average weekly earnings for each 50-week period of contributions exceeding 750 weeks is paid. The old-age pension is paid monthly.

Average weekly earnings are based on the insured's best three years of covered earnings in the last five years before age 60 divided by the number of contribution weeks.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$55,000.

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

**Old-age grant (social insurance):** A lump sum of 8.33% of the insured's average annual earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average annual earnings are based on the insured's best three years of covered earnings in the last five years before age 60.

### **Permanent Disability Benefits**

**Disability pension (social insurance):** The pension is 30% of the insured's average weekly earnings, plus 1% of average weekly earnings for each 50-week period of contributions exceeding 250 weeks, plus the insured's disability credits. The disability pension is paid monthly.

Average weekly earnings are based on the insured's best three years of covered earnings in the last five years before the disability began divided by the number of contribution weeks.

Disability credits are equal to the difference between the age of the insured when the disability began and age 60, multiplied by 25.

The minimum monthly disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$55,000.

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

Constant-attendance allowance: G\$200 a day is paid for up to 26 weeks.

**Disability grant (social insurance):** A lump sum of 8.33% of the insured's average annual covered earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average annual earnings are based on the insured's best three years of covered earnings in the last five years before the disability began.

**Disability public assistance (social assistance, means tested):** Up to G\$7,500 a month is paid for one year to needy individuals with a permanent incapacity for work (six months for a temporary medical condition that results in an incapacity for work). The benefit may be extended upon review.

### **Survivor Benefits**

#### **Survivor pension (social insurance)**

*Spouse's pension:* 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

*Remarriage settlement:* A lump sum of 52 times the weekly spouse's pension is paid.

*Child's supplement:* 16.67% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child, up to three children.

*Full orphan's pension:* 33.33% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each full orphan, up to three orphans.

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

**Survivor grant (social insurance):** A lump sum equal to the old-age grant the deceased would have been entitled to receive is paid. If the lump sum exceeds 60 times the minimum old-age or disability minimum pension, the benefit is paid as an annuity.

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$55,000.

**Funeral grant (social insurance):** A lump sum of G\$40,398 is paid to the person who pays for the funeral.

### **Administrative Organization**

Minister of Finance (<http://www.finance.gov.gy/>) provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the social insurance programs.

Department of Social Security and Senior Citizens Welfare Department, under the direction of the Ministry of Labour, Human Services, and Social Security, administers the universal and social assistance programs.

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## **Sickness and Maternity**

### **Regulatory Framework**

**First and current law:** 1969 (social security).

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

### **Coverage**

Public- and private-sector employees earning at least G\$7.50 a week; self-employed persons earning at least G\$5.00 a week; and pensioners (medical benefits only).

Exclusions: Casual employees and family labor.

### **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 and medical benefits:** Must be younger than age 60, have been in covered employment for at least eight of the 13 weeks before the incapacity began, and have at least 50 weeks of contributions. Pensioners must prove that the medical condition began prior to receiving the old-age or disability pension (medical benefits only).

**Cash maternity benefit:** Must have at least 15 weeks of contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

**Cash maternity grant:** Paid to an insured woman or the wife of an insured man with at least 15 weeks of contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 70% of the insured's average weekly covered earnings is paid from the fourth day of incapacity for up to 26 weeks.

Average weekly covered earnings are based on the insured's best eight weeks of earnings in the 13 weeks before the incapacity began.

**Maternity benefit:** 70% of the insured's average weekly covered earnings is paid for 13 weeks, including the week of childbirth plus six weeks before and six weeks after; may be extended for an additional 13 weeks if there are complications arising from childbirth.

Average weekly covered earnings are based on the insured's best seven weeks of earnings in the 26 weeks before the start of the benefit.

**Maternity grant:** A lump sum of G\$2,000 is paid.

### Workers' Medical Benefits

**Universal:** Public hospitals and health centers provide essential health care services free of charge. Other medical care is income tested and requires cost sharing.

**Social insurance:** Benefits include reimbursement of medical expenses incurred in Guyana or abroad. Rates vary according to the type of treatment.

Old-age or disability pensioners receive free dental care, medicine, and eyeglasses.

### Dependents' Medical Benefits

**Universal:** Public hospitals and health centers provide essential health care services free of charge. Other medical care is income tested and requires cost sharing.

### Administrative Organization

Minister of Finance (<http://www.finance.gov.gy/>) provides general supervision of the social insurance program.

Minister of Public Health (<http://www.health.gov.gy/>) provides general supervision of public medical services.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1916.

**Current law:** 1969 (social security).

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

#### Coverage

Public- and private-sector employees earning more than G\$7.50 a week.

Exclusions: Casual workers, family labor, and self-employed persons.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

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

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

**Government:** Covers any deficit; contributes as an employer.

### Qualifying Conditions

Must be assessed with a work injury or an occupational disease.

### Temporary Disability Benefits

70% of the insured's average weekly earnings is paid retroactively after the first day if the injury lasts for more than three days, for up to 26 weeks.

Average weekly earnings are based on the insured's best eight weeks of covered earnings in the 13 weeks before the disability began.

### Permanent Disability Benefits

**Permanent disability pension:** For a total (100%) disability, 70% of the insured's average weekly earnings is paid.

Average weekly earnings are based on the insured's best eight weeks of covered earnings in the 13 weeks before the disability began.

Constant-attendance allowance: G\$200 a day is paid for up to 26 days if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a reduced pension is paid according to the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum of 260 times the weekly disability benefit multiplied by the assessed degree of disability is paid.

The National Insurance Medical Board reviews the assessed degree of disability.

### Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation.

### Survivor Benefits

#### Survivor pension

**Spouse's and dependent parents' pension:** 35% of the deceased's average weekly earnings is paid to a widow who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's child(ren) up to age 16 and who resided with or received financial support from the deceased at the time

of death; a dependent widow(er) older than age 55 who is assessed as permanently incapable of work and not receiving any other allowances; or a parent who is assessed as permanently incapable of work and was totally or partially dependent on the deceased.

The minimum monthly pension for a widow(er) or parent is 50% of the minimum monthly old-age or disability pension.

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$55,000.

**Orphan's pension:** 11.67% of the deceased's average weekly earnings is paid for each orphan younger than age 18 who was dependent on the deceased, up to 70% of the deceased's weekly earnings; 23.33% for each full orphan.

The minimum monthly orphan's pension is 16.67% of the minimum monthly old-age or disability pension; 33.33% for a full orphan.

The maximum combined survivor pension is 70% of the deceased's average weekly earnings.

**Other dependents' settlement:** If there is no eligible widow(er), orphan, or dependent parent, a lump sum of up to 100 times the deceased's weekly earnings is paid to other family members who are assessed as permanently incapable of work and who were totally or partially dependent on the deceased.

The minimum dependents' settlement is G\$2,700.

If the lump sum exceeds 60 times the minimum monthly old-age or disability pension, the benefit is paid as an annuity.

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$55,000.

**Death benefit:** If there are no dependents, up to G\$250 is paid to the insured's creditors or estate.

### **Administrative Organization**

Minister of Finance (<http://www.finance.gov.gy/>) provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the program.

## **Unemployment**

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### **Regulatory Framework**

The Termination of Employment and Severance Pay Act (1997) requires employers to provide severance pay in cases of redundancy or termination of employment by mutual consent of the parties or by notice of one party, to employees who have at least one year of continuous service. One week of wages is paid for each of the first five years of service, two weeks for each year from six to 10 years, and three weeks for each year above 10 years, up to a total of 52 weeks of wages.

### **Family Allowances**

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#### **Regulatory Framework**

**First and current law:** 1903 (poor relief).

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

#### **Coverage**

Individuals and families assessed as needy.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Public assistance (means tested):** Paid to needy persons and families with little or no means of support. The payment is conditional on children's regular attendance at school and at medical appointments.

#### **Family Allowance Benefits**

**Public assistance (means tested):** Up to G\$7,500 a month is paid for six months. The benefit may be extended upon review.

#### **Administrative Organization**

Department of Social Security and Senior Citizens Welfare Department, under the direction of the Ministry of Labour, Human Services, and Social Security, administers the program.