

Jamaica

Exchange rate: U.S.\$1.00 equals
60.45 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1958 (sugar workers).

Current law: 2003.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Voluntary coverage for other categories, if over age 18 and under the retirement age.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of earnings. The self-employed contribute J\$20 a week, plus a maximum of 5% of insurable annual earnings. Domestic workers and military personnel contribute J\$20 a week. The voluntarily insured contribute J\$20 a week.

Employer: 2.5% of wages.

Government: Contributes as an employer.

The maximum earnings for contribution purposes are J\$9,620 a week or J\$500,000 a year.

All the above contributions also finance maternity benefits and work injury benefits.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 60 (women) with 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions.

Partial pension: A reduced pension is paid for annual average contributions of between 13 weeks and 38 weeks.

Old-age settlement: A lump-sum grant is paid for at least 52 weeks' or 1 year's contributions. Substantial retirement is necessary until age 70 (men) or age 65 (women).

Benefits are payable abroad but are subject to limitations except where a reciprocal agreement exists.

Disability pension: Permanent incapacity for work with a minimum of 156 weeks of paid contributions up to a maximum.

Disability settlement: A lump-sum grant is paid with at least 52 weeks or 1 year's paid contributions.

Survivor pension: The insured had an annual average of 39 weeks' paid or credited contributions or was a pensioner.

Old-Age Benefits

Old-age pension: A basic benefit of J\$900 a week (reduced to J\$675 a week with annual average contributions of between 26 weeks and 38 weeks; J\$450 with 13 weeks to 25 weeks), plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer-employee contributions paid during the working lifetime.

Spouse's supplement: J\$300 a week for a dependent wife aged 55 or older or a disabled husband aged 60 or older.

Old-age settlement: A lump-sum payment of J\$8,100 with 52 weeks' of paid contributions.

Permanent Disability Benefits

Disability pension: If 100% disabled, a basic benefit of between J\$100 and J\$1,740 a week.

Disability settlement: A lump-sum grant is paid.

Survivor Benefits

Survivor pension: A basic benefit of J\$900 a week (reduced to J\$675 a week with annual average contributions of between 26 weeks and 38 weeks; J\$450 with 13 weeks to 25 weeks), plus an earnings-related benefit of J\$0.03 a week for every J\$13 of employer-employee contributions paid during the working lifetime.

The pension is payable to a widow aged 55 or older or at any age if disabled or caring for children under age 18. A limited pension is paid for 52 weeks to otherwise ineligible widows. If eligible, widows may receive duplicate benefits based on their own earnings. The pension is also payable to a needy disabled widower aged 60 or older.

Orphan's pension: J\$1,575 a week for full orphans under age 18.

Funeral grant: A lump sum of J\$30,000.

Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.

Sickness and Maternity

Regulatory Framework

First and current law: 1979.

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

Medical care is provided free or at a nominal cost in public dispensaries and hospitals.

Coverage

Resident workers aged 18 or older.

Source of Funds

Insured 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

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Twenty-six weeks of paid contributions in the 52 weeks preceding the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefits: No statutory benefits are provided.

Maternity benefit: The minimum weekly wage for 8 weeks. The minimum weekly wage is J\$2,000.

Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.

Work Injury

Regulatory Framework

First law: 1937 (voluntary private insurance).

Current law: 1965, implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons aged 18 to 70 (men) or aged 18 to 65 (women).

Exclusions: Domestic workers, unpaid family labor, the self-employed, and members of the armed forces.

Source of Funds

Insured person: None.

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

Government: None, except as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

75% of the minimum wage a week, payable after a 3-day waiting period for up to 52 weeks.

The maximum benefit is J\$1,740 a week.

The minimum wage is J\$2,000.

Permanent Disability Benefits

Permanent disability pension: If between 95% and 100% disabled, 75% of average insurable earnings up to J\$290 a day.

The maximum pension is equivalent to 100% disability.

Partial disability: For an assessed degree of disability of at least 10%, a percentage of the full pension in proportion to the loss of earning capacity.

The minimum benefit is J\$100 a week.

The maximum benefit is J\$1,740 a week.

Workers' Medical Benefits

Benefits include necessary medical, surgical, and rehabilitative treatment, including appliances, hospitalization, and drugs.

Survivor Benefits

Survivor pension: The maximum work injury benefit rate is payable for the first 52 weeks; thereafter, if the contribution conditions are satisfied, a widow(er) pension is payable.

The minimum survivor pension is J\$450 a week.

The maximum survivor pension is J\$900 a week.

The pension is payable for 52 weeks after the insured's death to a widow of any age; if none, to a child or children or a dependent mother aged 55 or older.

Funeral grant: A lump sum of J\$30,000.

Administrative Organization

Ministry of Labor and Social Security administers the program through its National Insurance Division and local offices.