

Jamaica

Exchange rate: US\$1.00 =
118.70 Jamaican dollars (J\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1965 (national insurance).

Type of program: Social insurance and social assistance system.

Coverage

Employed and self-employed persons.

Voluntary coverage is available.

Exclusions: Casual workers and unpaid family labor.

Source of Funds

Insured person: 2.5% of covered earnings; household workers, J\$100 a week; voluntarily insured persons, J\$100 a week.

The maximum earnings used to calculate contributions are J\$1,500,000 a year. (There are no maximum earnings used to calculate contributions for household workers.)

The insured person's contributions also finance cash maternity benefits.

Contributions are paid weekly, bimonthly, monthly, or quarterly, depending on the category of employment.

Self-employed person: 5% of annual earnings up to J\$1,500,000. The minimum contribution is J\$100 per week.

Employer: 2.5% of covered payroll; J\$100 a week for household workers.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 (men) or age 64 and 9 months (women) (December 2015, gradually rising by one month each month until reaching age 65 in March 2016) with at least 520 weeks of paid contributions, with an annual average of 10 weeks of paid or credited contributions.

Partial pension: An annual average of 10 to 38 weeks of paid or credited contributions.

Employment must cease until age 70 (men) or age 69 and 9 months (women) (December 2015, gradually rising by one month each month until reaching age 70 by March 2016).

Old-age grant: Age 65 (men) or age 64 and 4 months (women, gradually rising to age 65 by March 2016) with at least 52 weeks of paid or credited contributions but less than 520 weeks of paid contributions.

Old-age benefits are payable abroad on request if the insured resides abroad for at least a year.

Noncontributory old-age benefit (PATH cash transfer): See Family Allowances.

Disability pension: Assessed with a permanent incapacity for work of at least 10% and has at least 156 weeks of paid contributions.

An independent medical advisor appointed by the Minister of Labor and Social Security assesses the disability and recommends the frequency of any reassessment of the disability.

Disability grant: Assessed with a permanent incapacity for work of at least 10% and has less than 156 weeks of paid contributions.

A doctor appointed by the Minister of Labor and Social Security assesses the disability.

Disability benefits are payable abroad for a limited period if the insured is receiving medical treatment abroad.

Noncontributory disability benefit (PATH cash transfer): See Family Allowances.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or had an annual average of at least 156 weeks of paid or credited contributions at the time of death.

Eligible survivors include a widow(er) aged 55 or older, permanently incapable of work, or caring for children younger than age 18; a widow who is pregnant with the deceased's child; and full orphans younger than age 18. Widow(er)s may also receive benefits based on their own earnings record. A pension is paid for one year to a widow(er) younger than age 55 without children. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years at the time of death.

Survivor benefits are payable abroad on request if the survivor resides abroad for at least a year.

Survivor grant: The deceased did not meet the contribution requirements for an old-age or disability pension but had at least 52 weeks of paid or credited contributions.

Eligible survivors include a widow(er) aged 55 or older, permanently incapable of work, or caring for children younger than age 18; a widow who is pregnant with the deceased's child; and full orphans younger than age 18. The widow(er) must have been married to the deceased for at least three years or cohabited with the deceased for at least five years at the time of death.

Special child's benefit: Paid to a guardian caring for an extramarital child younger than age 18 who is orphaned if the child's deceased mother received or was entitled to receive an old-age or disability pension and the child's father is deceased or his whereabouts are unknown; a lump sum is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Funeral grant: The deceased or the deceased's spouse received or was entitled to receive an old-age or disability pension at the time of death or had at least 26 weeks of contributions in the 52-week period before the death occurred or 52 weeks contributions in the 24-month period before the death.

Old-Age Benefits

Old-age pension: The basic benefit is J\$2,800 a week 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\$900 a week is paid.

Old-age grant: A lump sum of J\$50,000 is paid.

Noncontributory old-age benefit (PATH cash transfer): See Family Allowances.

Permanent Disability Benefits

Disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

Disability grant: A lump sum of J\$50,000 is paid.

Noncontributory disability benefit (PATH cash transfer): See Family Allowances.

Survivor Benefits

Spouse's pension: A basic benefit of J\$2,800 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$2,100 a week with 26 to 38 weeks; J\$1,400 a week with 10 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.

Orphan's pension: J\$4,900 a week is paid.

Orphan's grant: A lump sum of J\$55,000 is paid.

Survivor grant: A lump sum of J\$50,000 is paid.

Special child's benefit: J\$4,900 a week is paid; a lump sum of J\$55,000 is paid if the child's deceased mother was not entitled to receive an old-age or disability pension.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the cost of the funeral.

Administrative Organization

Ministry of Labour and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Sickness and Maternity

Regulatory Framework

First and current laws: 1965 (national insurance), 1973 (labor law), and 2003 (national health insurance).

Type of program: Social insurance (cash maternity and medical benefits) and employer-liability (cash sickness benefits) system.

Coverage

Cash sickness benefits (employer liability): Employed persons, including casual workers.

Exclusions: Self-employed persons.

Cash maternity benefits: Female employees who reside in Jamaica, including household workers.

Exclusions: Self-employed women.

Medical benefits: Residents of Jamaica.

Source of Funds

Insured person

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

Cash sickness benefits: None.

Medical benefits: None.

Self-employed person

Cash maternity benefits: None.

Cash sickness benefits: Not applicable.

Medical benefits: None.

Employer

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

Cash sickness benefits: The total cost.

Medical benefits: None.

Government

Cash maternity benefits: None; contributes as an employer.

Cash sickness benefits: None.

Medical benefits: The total cost of public health care is financed through general taxation. The complementary universal National Health Fund is partially financed by earmarked taxes on tobacco and alcohol.

Qualifying Conditions

Cash sickness benefits (employer liability): Must have at least 110 days of employment.

Cash maternity benefits: Must have at least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

Medical benefits: Must reside in Jamaica.

Sickness and Maternity Benefits

Sickness benefit (employer liability): With at least 110 days of employment but less than 12 months, one day of paid sick leave is provided for every 22 days worked; with at least 12 months of employment, two weeks of paid sick leave for every year of employment. (Different rules apply for casual workers.)

Maternity benefit: A benefit equal to the national weekly minimum wage is paid for eight weeks from the time the claim was made or from the date of childbirth, whichever is later. The claim can be made from 11 weeks before the expected date of childbirth to six months after childbirth.

The national weekly minimum wage is J\$5,600.

Workers' Medical Benefits

Public dispensaries and hospitals provide medical care free or at a nominal cost. The National Health Fund provides universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) provides general supervision for cash sickness benefits and administers cash maternity benefits through its National Insurance Division and local offices.

National Health Fund (www.nhf.org.jm) administers medical benefits.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1965 (national insurance), implemented in 1970.

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Household workers, self-employed persons, and military personnel.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

J\$3,200 a week is paid for any continuous period of work incapacity of four days or more, for up to 52 weeks.

Permanent Disability Benefits

Permanent disability pension: J\$320 to J\$3,200 a week is paid for an assessed degree of disability of 10% to 100%, according to the degree of disability.

A medical board or medical appeal tribunal assesses the disability.

Workers' Medical Benefits

Benefits include necessary medical and surgical treatment, rehabilitation, appliances, hospitalization, and medicine.

Survivor Benefits

Survivor benefit: J\$3,200 a week is paid for 52 weeks to a widow(er) of any age; if there is no widow(er), to the guardian of the deceased's children younger than age 18.

Funeral grant: A lump sum of J\$80,000 is paid to the person who paid for all or part of the funeral. The funeral grant is normally not paid for a death occurring abroad.

Administrative Organization

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

Family Allowances

Regulatory Framework

First law: 1941.

Current law: 2001.

Type of program: Social assistance system.

Coverage

Low-income and vulnerable persons.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Program of Advancement Through Health and Education (PATH) cash transfer (social assistance, means tested): Paid to children from birth to completion of secondary education, pregnant women and nursing mothers, persons living with a disability, poor adults aged 18–59, and persons aged 60 or older who are not receiving any pension.

School-age children must maintain an 85% attendance level at school.

Adult beneficiaries and children aged 12 to 71 months must make regular visits to health centers.

Family Allowance Benefits

PATH cash transfer: J\$750 a month is paid for children up to age 6; from J\$750 to J\$1,150 a month for each school-aged child, depending on gender and grade level; and J\$900 a month for pregnant women, nursing mothers, disabled persons, and persons aged 60 and older.

A minimum grant of J\$400 a month is paid if the beneficiaries do not meet the school attendance or medical requirements.

Eligible persons are also entitled to receive in-kind benefits, including free school lunches, exemption from secondary school tuition fees, and free medical care at public health centers and hospitals.

Administrative Organization

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm/pub/index.php>) assesses eligibility and administers the PATH cash transfer program.