

Grenada

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1969 (provident fund).

Current law: 1983 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Voluntary coverage is available.

Source of Funds

Insured person: 4% of gross monthly covered earnings; 6.75% for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Self-employed person: 8% of gross monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Employer: 4% of gross monthly covered payroll for insured persons from age 16 to 60.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

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

Government: None; contributes as an employer.

Qualifying Conditions

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

Contributions are credited for periods of sickness, maternity, or temporary or permanent work injury.

Old-age grant: Age 60 with at least 50 weeks of paid or credited contributions but less than 500 weeks.

Contributions are credited for periods of sickness, maternity, or temporary or permanent work injury.

Old-age benefits are payable abroad.

Disability pension: Must be younger than the normal retirement age with at least 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability grant: Must be younger than the normal retirement age with at least 50 weeks but less than 150 weeks of paid contributions and assessed with a permanent incapacity for work.

Disability benefits are payable abroad.

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 widow(er) or common-law spouse who was married to the deceased for at least three years, children younger than age 16 (age 21 if a full-time student), and dependent parents.

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

Survivor grant: The deceased received or was entitled to receive an old-age or disability grant at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least three years, children younger than age 16 (age 21 if a full-time student), and dependent parents.

Survivor benefits are payable abroad.

Funeral grant: Paid to the person who paid for the funeral when the insured person, the insured's spouse, or the insured's child younger than age 16 (age 21 if a full-time student) dies. The insured must have received or been entitled to receive an old-age, disability, sickness, maternity, or work injury benefit at the time of the death.

Old-Age Benefits

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

Average weekly earnings are the insured's average annual covered earnings in the best five years divided by 52.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$491.30.

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

Average weekly earnings are the sum of the insured's weekly covered earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

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

Average weekly earnings are the insured's average annual covered earnings in the best five years divided by 52.

The minimum weekly pension is EC\$46.40.

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

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

Average weekly earnings are the sum of the insured's weekly covered earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

Survivor Benefits

Survivor pension

Spouse's pension: 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) or common-law spouse. The pension is paid for a year to a widow(er) or common-law spouse who is younger than age 50.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$447.38.

If the surviving spouse is eligible for an old-age or disability pension and a survivor pension, the total amount received is 100% of the old-age or disability pension plus 50% of the survivor pension.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child; 50% for an orphan with a disability or a full orphan.

The minimum weekly orphan's pension is EC\$19.70.

The maximum weekly orphan's pension is EC\$149.13 (EC\$298.25 for a full orphan).

Dependent parent's pension: Up to 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for a dependent parent.

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 five times the insured's average weekly earnings for each 50-week period of paid or credited contributions is paid. The pension is paid for a year to a widow(er) who is younger than age 50.

Average weekly earnings are the sum of the insured's weekly covered earnings for the relevant period divided by the number of weeks.

Funeral grant: EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security (<http://health.gov.gd/>) provides general supervision.

National Insurance Scheme (<http://www.nisgrenada.org/>) collects contributions and administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1980 (maternity leave).

Current laws: 1983 (social insurance) and 1999 (employment act).

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

Coverage

Social insurance: Public- and private-sector employees and self-employed persons.

Employer liability: Public- and private-sector employees. Exclusions: Self-employed persons.

Source of Funds

Insured person

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

Employer liability: None.

Self-employed person

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

Employer liability: Not applicable.

Employer

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

Employer liability: The total cost.

Government

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

Employer liability: Not applicable; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (social insurance): Must have been employed on the day before the incapacity began and have at least 13 weeks of coverage, including eight weeks of contributions as an employee in the 13 weeks before the incapacity began.

Cash sickness benefit (employer liability): Must have been employed for at least 12 consecutive months with the same employer and provide a medical certificate from a registered medical practitioner stating the nature and expected duration of incapacity. The employee is eligible for sickness benefits for up to five times per year.

Cash maternity benefit (social insurance): Paid to an insured woman or the wife of an insured man with least 30 weeks of coverage, including 20 weeks of contributions as an employee in the 30-week period immediately preceding the week that is six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Cash maternity benefit (employer liability): Must have worked at least 18 months with the same employer (105 days in the last 18 months for a worker who is paid daily).

Maternity grant (social insurance): Paid to an insured woman or the insured husband of an uninsured woman. The insured person must have at least 50 weeks of paid contributions.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 65% of the insured's average weekly covered earnings in the 13 weeks before the incapacity began is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 150 weeks of paid or credited contributions, including at least 75 weeks in the last three years.

There is no minimum benefit.

The maximum daily sickness benefit is EC\$125.

Sickness benefit (employer liability): 100% (35% if receiving a social insurance sickness benefit) of the employee's wages is paid for up to two months. Benefits may be extended based on a medical report of a medical practitioner.

Maternity benefit (social insurance): 65% of the insured's average weekly covered earnings in the 30 weeks before the start of the benefit is paid for up to 12 weeks, beginning up to six weeks before the expected date of childbirth.

The minimum weekly maternity benefit is EC\$522.

The maximum weekly maternity benefit is EC\$750

Maternity benefit (employer liability): Up to 40% of the employee's average covered earnings for two months of the three-month maternity leave period is paid. The benefit is paid once every two years, up to a total of three times.

Maternity grant (social insurance): A lump sum of EC\$522 is paid.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Public hospitals and community health facilities provide free public health care. Fees may be charged for X-rays and laboratory tests.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Health and Social Security (<http://health.gov.gd/>) provides general supervision and administers the public health system.

National Insurance Scheme (<http://www.nisgrenada.org/>) collects contributions and administers the social insurance program.

Ministry of Labour (<http://labour.gov.gd/>) provides general supervision of the employer-liability program.

Work Injury

Regulatory Framework

First law: 1982 (workmen's compensation)

Current law: 1983 (social insurance).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: 1% of gross monthly covered earnings.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

Employer: 1% of gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum monthly earnings used to calculate contributions are EC\$5,000.

Government: None; contributes as an employer.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

70% of the insured's average weekly covered earnings in the last 13 weeks is paid from the day of the work injury or certified onset of the occupational disease until recovery or for 52 weeks, whichever occurs sooner.

There is no minimum or maximum benefit.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Permanent Disability Benefits

For a total (100%) disability, 70% of the insured's average weekly covered earnings in the last 13 weeks is paid. For an assessed degree of disability of 30% to 99%, the benefit is reduced proportionately according to the assessed degree of disability.

There is no minimum or maximum benefit.

A lump sum is paid for an assessed degree of disability of 1% to 29%.

Constant-attendance allowance: 50% of the permanent disability benefit is paid if the insured is assessed with a total (100%) disability and requires the constant attendance of others to perform daily functions.

A doctor assesses the degree of disability.

Benefit adjustment: Benefits are reviewed periodically.

Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; overseas treatment; and the cost of transportation for medical services.

The costs of medical treatment abroad are fully reimbursed with prior approval from the National Insurance Board or up to EC\$1,000 without approval.

Survivor Benefits

Survivor pension

Spouse's pension: 75% of the permanent disability pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum weekly spouse's pension is EC\$46.40.

The maximum weekly spouse's pension is EC\$447.38.

The pension ceases upon remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability pension the deceased received or was entitled to receive is paid for each child younger than age 16 (age 21 if a full-time student); 50% for a disabled or full orphan.

The minimum weekly orphan's pension is EC\$19.70.

The maximum weekly orphan's pension is EC\$149.13 (EC\$298.25 for full orphans).

Other dependent's pension: 50% of the permanent disability pension the deceased received or was entitled to receive is paid if the survivor was totally dependent on the insured; 25% if partially dependent. The pension is paid for up to 52 weeks from the insured's date of death.

The minimum weekly dependent's pension is EC\$19.70.

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

Funeral grant: A lump sum of EC\$2,000 is paid to the person who paid for the insured's funeral.

Benefit adjustment: Benefits are reviewed periodically.

Administrative Organization

Ministry of Health and Social Security (<http://health.gov.gd/>) provides general supervision.

National Insurance Scheme (<http://www.nisgrenada.org/>) collects contributions and administers the program.

Unemployment

Regulatory Framework

Under the 1999 Employment Act, employers are required to provide severance pay to a dismissed employee who has completed at least one year of continuous employment with that employer. At least one week's wages is paid for each completed year of service.