

Antigua and Barbuda

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

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1972 (social insurance), 1973 (old age), 1973 (survivors), 1977 (disability), 1993 (social assistance), 2001 (self-employed persons), and 2013 (collection of contributions).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons.

Exclusions: A married woman working for her husband, certain family members working for a family business, certain casual workers, foreign diplomats, international organization employees, and foreign military personnel residing in Antigua and Barbuda.

Social assistance: Needy residents of Antigua and Barbuda.

Source of Funds

Insured person

Social insurance: 5.5% (gradually rising by 0.25% a year until reaching 7% by 2025) (private sector) or 4.5% (gradually rising by 0.25% a year until reaching 6% by 2025) (public sector) of gross monthly covered earnings.

Gross earnings include basic earnings, overtime pay, vacation and holiday pay, bonuses, commissions, housing allowances, and other incentives.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum earnings used to calculate contributions are EC\$1,500 a week; EC\$3,000 every two weeks; or EC\$6,500 a month.

The insured person's contributions also finance cash sickness (private sector only) and maternity benefits.

Social assistance: None.

Self-employed person

Social insurance: 10% of monthly covered earnings.

The minimum monthly earnings used to calculate contributions vary by self-employment category, with the lowest minimum being the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum monthly earnings used to calculate contributions are EC\$6,500.

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

Social assistance: None.

Employer

Social insurance: 7.5% (gradually rising by 0.25% a year until reaching 9% by 2025) of gross monthly covered payroll.

Gross earnings include basic earnings, overtime pay, vacation and holiday pay, bonuses, commissions, housing allowances, and other incentives.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is EC\$1,420.

The maximum earnings used to calculate contributions are EC\$1,500 a week; EC\$3,000 every two weeks; or EC\$6,500 a month.

The employer's contributions also finance sickness (private sector only) and maternity benefits.

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (Age Pension, social insurance):

Age 62 (gradually rising by one year every two years until reaching age 65 in 2025) with at least 600 weeks (gradually rising by 50 weeks every two years until reaching 750 weeks in 2025) of contributions.

Early pension: Age 60 and meets the contribution requirements for an old-age pension.

The old-age pension is payable abroad.

Old-age settlement (Age Grant, social insurance):

Age 62 with at least 52 weeks but less than 600 weeks of contributions.

The old-age settlement is payable abroad.

Old-age assistance (social assistance, income tested):

Age 86 (age 60 if blind or disabled) and a resident of Antigua and Barbuda for at least 15 years (20 years if not a citizen).

Income test: Annual income from all sources must be below EC\$5,000.

Disability pension (Invalidity Pension, social insurance): Must be younger than age 60, be assessed with a disability, and have at least 156 weeks of contributions immediately before the disability began.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment. If opinions differ, the Chief Medical Officer decides.

The disability pension is payable abroad.

Disability settlement (Invalidity Grant, social insurance): Must be younger than age 60, be assessed with a disability, and have at least 52 weeks but less than 156 weeks of contributions.

The insured's doctor assesses the degree of disability. The Social Security Board's doctor makes a second assessment. If opinions differ, the Chief Medical Officer decides.

The disability settlement is payable abroad.

Survivor pension (Survivor's Pension, social insurance): The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow who was married to or living with the deceased for at least three years at the time of death, a disabled widower who was married to or living with the deceased for at least three years and was financially dependent on the deceased at the time of death, and unmarried orphans younger than age 16 (age 18 if a student, no limit if disabled).

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

The survivor pension is payable abroad.

Survivor settlement (Survivor's Grant, social insurance): The deceased was entitled to receive an old-age or disability settlement at the time of death.

Eligible survivors include a widow who was married to or living with the deceased for at least three years at the time of death, a disabled widower who was married to or living with the deceased for at least three years and was financially dependent on the deceased at the time of death, and unmarried orphans younger than age 16 (age 18 if a student, no limit if disabled).

The survivor settlement is payable abroad.

Funeral grant (social insurance): The deceased had at least 26 weeks of contributions in the last 12 months or received or was entitled to receive cash sickness or maternity benefits, or an old-age or disability pension at the time of death.

The funeral grant is payable abroad.

Old-Age Benefits

Old-age pension (Age Pension, social insurance): 25% of the insured's average annual earnings plus 1% for every 50 weeks of contributions exceeding 600 weeks (gradually rising until reaching 750 weeks in 2025) of contributions is paid.

Average annual earnings are based on the insured's best five years of covered earnings in the last 10 years of work; if the insured has worked less than five years, the average is based on the insured's total earnings.

The maximum monthly earnings used to calculate benefits are EC\$6,500.

The minimum monthly old-age pension is EC\$350.

The maximum monthly old-age pension is 50% of the maximum earnings used to calculate benefits.

Early pension: The pension is reduced by 0.5% for each month it is claimed before the normal retirement age.

Benefit adjustment: Benefits are adjusted based on actuarial recommendations.

Old-age settlement (Age Grant, social insurance): A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Old-age assistance (social assistance, income tested): EC\$255 a month is paid.

Permanent Disability Benefits

Disability pension (Invalidity Pension, social insurance): 25% of the insured's average annual earnings plus 1% for every 50 weeks of contributions exceeding 500 weeks of contributions is paid.

Average annual earnings are based on the insured's best five years of covered earnings in the last 10 years of work; if the insured has worked less than five years, the average is based on the insured's total earnings.

The maximum monthly earnings used to calculate benefits are EC\$6,500.

The minimum monthly disability pension is EC\$350.

The maximum monthly old-age pension is 50% of the maximum earnings used to calculate benefits.

Benefit adjustment: Benefits are adjusted based on actuarial recommendations.

Disability settlement (Invalidity Grant, social insurance): A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Survivor Benefits

Survivor pension (Survivor's Pension, social insurance)

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid for life to a widow aged 50 or older; for 12 months to a widow

younger than age 50; for the duration of the disability to a disabled widow(er).

The minimum monthly spouse's pension is EC\$350.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to an eligible orphan (reduced proportionately if the deceased had three or more children); 50% for a full orphan.

The minimum monthly orphan's pension is EC\$87.50.

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

Benefit adjustment: Benefits are adjusted based on actuarial recommendations.

Survivor settlement (Survivor's Grant, social insurance): A lump sum of EC\$1,200 or 75% of total employee and employer contributions, whichever is greater, is paid.

Funeral grant (social insurance): A lump sum of EC\$2,500 is paid to the person(s) who paid for the funeral.

Administrative Organization

Ministry of Finance provides general supervision.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/>) administers the programs and collects contributions for the social insurance program.

Sickness and Maternity

Regulatory Framework

First law: 1978 (medical benefits).

Current laws: 1972 (social insurance), 1973 (sickness), 1973 (maternity), and 2010 (medical benefits).

Type of program: Social insurance system.

Coverage

Cash benefits: Private-sector employees, self-employed persons, and public-sector employees (cash maternity benefits only).

Exclusions: A married woman working for her husband; certain family members working for a family business; certain casual workers; foreign diplomats; international organization employees; and foreign military personnel residing in Antigua and Barbuda.

Medical benefits: Residents of Antigua and Barbuda.

Source of Funds

Insured person

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

Medical benefits: 3.5% of gross monthly covered earnings; 2.5% if aged 60 to 69; none if aged 70 or older.

The minimum earnings used to calculate contributions are EC\$100 a week or EC\$400 a month.

There are no maximum earnings used to calculate contributions.

Self-employed person

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

Medical benefits: 5% of monthly declared earnings based on three salaried classes set by the Medical Benefits Scheme; 2.5% if aged 60 to 69; none if aged 70 or older.

Employer

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

Medical benefits: 3.5% of gross monthly payroll; 7% for employees with earnings below EC\$100 a week or EC\$400 a month; none for employees aged 60 or older.

There are no maximum earnings used to calculate contributions.

Government

Cash benefits: None.

Medical benefits: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Must be aged 16 to 61, have at least 26 weeks of contributions, and have worked at least eight weeks in the three calendar months before the incapacity began, and have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

Cash maternity benefit: Must be aged 16 to 61 with at least 26 weeks of contributions in the year before the last six weeks prior to the expected date of childbirth or before the claim is made.

Maternity grant: Paid to an insured woman or the wife of an insured man with at least 26 weeks of contributions in the year before the expected date of childbirth.

Medical benefits (Medical Benefits Scheme): Must have at least 26 weeks of contributions in any calendar year or in any 12-month period, be younger than age 16, or be elderly and permanently incapable of work. Must be receiving treatment for asthma, cancer, cardiovascular diseases, certified mental incapacity, diabetes, epilepsy, glaucoma, hypertension, leprosy, Parkinson's, or sickle cell anaemia.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to

Antigua and Barbuda

26 weeks; may be extended for up to an additional 13 weeks with a doctor's certificate.

Average weekly earnings are based on the insured's covered earnings in the three calendar months before the incapacity began.

Maternity benefit: 60% of the insured's average weekly earnings is paid for up to 13 weeks beginning no earlier than six weeks before the expected date of childbirth.

Average weekly earnings are based on the insured's covered earnings in the 52 weeks before the last six weeks prior to the expected date of childbirth.

Maternity grant: A lump sum of EC\$560 is paid for each child.

Workers' Medical Benefits

Medical benefits (Medical Benefits Scheme): Public health facilities provide medical services for the treatment of the targeted health conditions.

Necessary medical treatment is permitted abroad.

Dependents' Medical Benefits

Dependents must qualify for benefits in their own right.

Administrative Organization

Ministry of Finance provides general supervision for the cash benefits.

Antigua and Barbuda Social Security Board (<http://www.socialsecurity.gov.ag/>) administers the cash benefits.

Ministry of Health, Wellness and the Environment provides general supervision for the medical benefits.

Medical Benefits Scheme (<http://www.mbs.gov.ag/>), supervised by the Ministry of Health and a Board of Directors, administers the medical benefits and collects contributions.

Work Injury

Regulatory Framework

First and current law: 1956 (workmen's compensation).

Type of program: Employer-liability system through public and private carriers.

Coverage

Private-sector and certain public-sector employees.

Exclusions: Certain public-sector employees, police and military personnel, home workers, family labor, certain casual workers, and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. The incapacity must last more than three days.

Temporary Disability Benefits

75% of the employee's average weekly or monthly earnings (80% if younger than age 18) is paid until full recovery or for up to five years, whichever occurs earlier.

Average weekly or monthly earnings are based on the employee's covered earnings in the 12 months before the disability began. If the employee has been employed for less than 12 months, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the disability began, whichever is greater.

Constant-attendance allowance: Up to 50% of the temporary disability benefit is paid if the employee requires the constant attendance of others to perform daily functions. The nature and duration of the attendance must be assessed by a doctor.

Permanent Disability Benefits

For a total (100%) disability, a lump sum of 54 months (108 months if younger than age 18) of the employee's average weekly or monthly earnings is paid.

Average weekly or monthly earnings are calculated on the employee's covered earnings in the 12 months before the disability began. If the employee has been employed for less than 12 months, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the disability began, whichever is the greater.

The maximum permanent disability benefit is EC\$250,000.

Partial disability: For an assessed degree of disability of at least 2% but less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed loss of earnings capacity and the type of disability.

Workers' Medical Benefits

Benefits include reimbursement of expenses for medical, surgical, dental, and hospital treatment; nursing care; medicine; appliances including artificial limbs; and transportation.

Survivor Benefits

Survivor benefit: A lump sum of 42 months of the employee's average weekly or monthly covered earnings may be split among dependent survivors.

Average weekly or monthly earnings are calculated on the deceased's covered earnings in the 12 months before

the death. If the deceased had been employed for less than 12 months, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the deceased's earnings at the time of death, whichever is the greater.

Funeral grant: The cost of the funeral is paid.

Administrative Organization

Labour Department in the Ministry of Justice, Legal Affairs, Public Safety and Labour provides general supervision.

Courts supervise the agreement between an employer and an employee.

Employers insure work injury liability through public or private carriers.

Unemployment

Regulatory Framework

Under the 1975 Labour Code, employers must provide severance pay to employees who are laid off and have been employed for at least one year. The minimum payment amount is one day of the employee's basic wages, excluding overtime pay, for each month of employment.