

## British Virgin Islands

Exchange rate: Uses the US dollar (US\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1979 (social security).

**Current law:** 1980 (social security).

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

#### Coverage

All employed and self-employed persons aged 16 to 65.

There are no special systems for any specified groups of employees.

#### Source of Funds

**Insured person:** 3.25% of monthly insured earnings.

The maximum annual earnings for contribution and benefit purposes are US\$23,400 (US\$30,420 from January 2006).

**Self-employed person:** 8.5% of declared monthly earnings.

The maximum annual earnings for contribution and benefit purposes are US\$23,400 (US\$30,420 from January 2006).

**Employer:** 3.25% of monthly covered wages.

The maximum annual earnings for contribution and benefit purposes are US\$23,400 (US\$30,420 from January 2006).

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 65 with 500 weeks of contributions.

Partial pension: A reduced pension is payable with between 51 and 499 weeks of contributions.

Early pension: There is no early pension.

**Old-age grant:** Age 65 with at least 50 weeks of contributions and ineligible for any periodic benefit.

All old-age benefits are payable abroad.

**Disability pension:** Younger than age 65 with 500 weeks of contributions and permanently incapable of any work.

The degree of disability is assessed every 6 months by any medical doctor.

**Disability grant:** Younger than age 65 with at least 50 weeks of contributions, ineligible for any periodic benefit, and permanently incapable of any work.

All disability benefits are payable abroad.

**Survivor pension:** The deceased was a pensioner or was eligible for a pension at the time of death.

Eligible survivors are widow(er)s (including an unmarried spouse) aged 40 or older or caring for a dependent child younger than age 15 (age 21 if a student) and orphans younger than age 15 (age 21 if a student).

All survivor benefits are payable abroad.

**Survivor grant:** Payable if the deceased was not eligible for a pension but had at least 50 weeks of contributions.

**Funeral grant:** Payable for the death of an insured person or his or her dependents. The insured must have at least 26 weeks of paid contributions.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 30% of average covered earnings, plus 1% of average covered earnings for every 50-week period of contributions above 500 weeks.

Average covered earnings are based on the sum of earnings in the best 3 years in the last 15 years, divided by three.

The maximum annual earnings for benefit calculation purposes are US\$23,400.

Partial pension: The full pension is reduced in proportion to the number of weeks of contributions.

Early pension: There is no early pension.

The minimum old-age pension is US\$208 (January 2005).

The maximum old-age pension is equal to 60% of the insured's average annual covered earnings.

Retirement from gainful employment is not necessary.

**Old-age grant:** The grant is equal to six times average weekly earnings for every 50-week period of contributions above 50 weeks and below 500 weeks.

Retirement from gainful employment is not necessary.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 30% of average covered earnings, plus 1% of average covered earnings for every 50-week period of contributions above 500 weeks.

Average covered earnings are based on the sum of earnings in the best 3 years in the last 15 years (or in the total number of covered years where less) before the year of the onset of disability, divided by three.

The maximum annual earnings for benefit calculation purposes are US\$23,400.

The minimum disability pension is US\$208 (January 2005).

The maximum disability pension is equal to 60% of the insured's average annual covered earnings.

The disability pension is replaced by the old-age pension at age 65.

**Disability grant:** The grant is equal to six times average weekly earnings for every 50-week period of contributions above 50 weeks and below 500 weeks.

### **Survivor Benefits**

**Survivor pension:** The widow(er)'s pension is equal to 2/3 of the old-age pension paid or payable to the deceased.

**Orphan's pension:** The pension is equal to 1/3 of the widow(er)'s pension; 2/3 if a full orphan.

**Survivor grant:** The widow(er)'s grant is equal to 2/3 of the old-age grant paid or payable to the deceased.

**Orphan's grant:** The grant is equal to 1/3 of the widow(er)'s grant; 2/3 if a full orphan.

**Funeral grant:** The grant depends on the age of the person at death. For a child younger than age 1, US\$300; for a child aged 1 to 15, US\$1,300; for persons aged 16 or older, US\$2,000. The grant is paid to the person who meets the cost of the funeral.

### **Administrative Organization**

Chief Minister's Office provides general supervision.

Social Security Board (<http://www.bvissb.vg>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1979 (social security).

**Current law:** 1980 (social security).

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

#### **Coverage**

All employed and self-employed persons aged 16 to 65.

There are no special systems for any specified groups of employees.

#### **Source of Funds**

**Insured person:** 0.75% of monthly insured earnings.

The maximum weekly and monthly earnings for contribution and benefit purposes are US\$450 and US\$1,950, respectively.

**Self-employed person:** 1.5% of declared monthly earnings.

The maximum weekly and monthly earnings for contribution and benefit purposes are US\$450 and US\$1,950, respectively.

**Employer:** 0.75% of covered monthly wages.

The maximum weekly and monthly earnings for contribution and benefit purposes are US\$450 and US\$1,950, respectively.

**Government:** None; contributes as an employer.

### **Qualifying Conditions**

**Cash sickness benefits:** Must have 26 weeks of contributions, including 8 weeks of contributions in the 13 weeks before the onset of illness.

**Cash maternity benefits:** Must have 26 weeks of contributions, including 20 weeks of contributions in the 39 weeks before the expected date of childbirth.

**Maternity grant:** The insured must have 26 weeks of contributions. The insured can be a woman or her husband or cohabiting partner. A cohabiting partner must have lived with the woman for at least 2 years. If both parents are eligible, 100% of the grant is payable to each.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The benefit is equal to 2/3 of average weekly insured earnings and is payable for up to 26 weeks. The benefit is payable after a 3-day waiting period.

Average weekly insured earnings are based on insured earnings in the 13 weeks before the onset of the incapacity.

There is no minimum weekly sickness benefit.

The maximum weekly sickness benefit is US\$300.

**Maternity benefit:** The benefit is equal to 2/3 of average weekly insured earnings in the 39 weeks before the expected date of childbirth. The benefit is payable for up to 13 weeks, beginning no earlier than 6 weeks before the expected date of childbirth.

Average weekly insured earnings are based on insured earnings in the 39 weeks before the expected date of childbirth.

There is no minimum weekly maternity benefit.

The maximum weekly maternity benefit is US\$300.

**Maternity grant:** A lump sum of US\$200 for each eligible insured parent per child.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

### **Administrative Organization**

Chief Minister's Office provides general supervision.

Social Security Board (<http://www.bvissb.vg>) administers the program.

## Work Injury

### Regulatory Framework

**First and current law:** 1994 (employment injury).

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

### Coverage

All employed and self-employed persons from age 16.

There are no special systems for any specified groups of employees.

### Source of Funds

**Insured person:** None.

**Self-employed person:** 0.5% of declared monthly earnings.

The maximum earnings for contribution purposes are US\$23,400 (US\$30,420 from January 2006).

**Employer:** 0.5% of covered monthly wages (including on behalf of employees aged 65 or older).

The maximum annual earnings for contribution and benefit purposes are US\$23,400 (US\$30,420 from January 2006).

**Government:** None; contributes as an employer.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period for a work injury or an occupational disease.

### Temporary Disability Benefits

The benefit is equal to 75% of average weekly covered earnings and is payable for up to 26 weeks.

The maximum temporary disability benefit is US\$975.

### Permanent Disability Benefits

For a total disability (100%), the benefit is equal to 75% of average weekly covered earnings and is payable for up to 26 weeks.

The maximum permanent disability benefit is US\$975.

**Partial disability:** For an assessed degree of disability of 30% to 99%, a percentage of the full pension is paid according to the assessed degree of disability.

The degree of disability is assessed every 6 months by any medical doctor.

A lump sum is paid for an assessed degree of disability of less than 30%.

## Workers' Medical Benefits

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; the supply of medicines; the supply, fitting, maintenance, repair, and renewal of artificial limbs; and the cost of transportation for the purpose of obtaining medical services.

### Survivor Benefits

**Survivor pension:** The maximum survivor pension is 3/4 of the pension paid or payable to the deceased. The surviving spouse receives 1/2 of this amount.

Eligible survivors are married or unmarried spouses who lived with the deceased for at least 3 years.

The pension ceases if the surviving spouse remarries or cohabits.

**Orphan's pension:** Each orphan younger than age 15 (age 21 if a student, no limit if disabled) receives 1/6 of the maximum survivor pension.

**Other eligible survivors:** Up to 1/2 of the maximum survivor pension is split equally among other dependent survivors.

**Funeral grant:** A lump sum of US\$2,000 is payable to the person who meets the cost of the funeral.

### Administrative Organization

Chief Minister's Office provides general supervision.

Social Security Board (<http://www.bvissb.vg>) administers the program.