

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), 2013 (old-age benefits), 2013 (collection of contributions), and 2013 (self-employed persons).

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, employees of international organizations, and foreign military personnel residing in Antigua and Barbuda.

Social assistance: Needy or aged 87 or older.

Source of Funds

Insured person

Social insurance: 4% of covered monthly earnings (private sector) or 3% of covered monthly earnings (public sector).

The minimum monthly earnings used to calculate contributions are EC\$1,312.

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

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

Social assistance: None.

Self-employed person

Social insurance: 10% of covered monthly earnings.

The minimum monthly earnings used to calculate contributions are EC\$1,500.

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

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

Social assistance: None.

Employer

Social insurance: 6% of covered monthly payroll.

The minimum monthly earnings used to calculate contributions are EC\$1,312.

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

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

Social assistance: None.

Government

Social insurance: None; contributes as an employer.

Social assistance: Financed by the Social Security Board.

Qualifying Conditions

Old-age pension: Age 60 with at least 500 weeks of contributions.

Partial pension: Age 60 with 350 to 499 weeks of contributions.

Old-age settlement: Age 60 with at least 52 weeks but less than 350 weeks of contributions.

Old-age benefits are payable abroad.

Old-age assistance: Age 87; age 60 if blind or disabled with annual income from all sources of less than EC\$5,000.

Disability pension: Younger than age 60, assessed with a disability, and has at least 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.

Disability settlement: Younger than age 60, assessed with a disability, and has 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.

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 who was married to the deceased for at least three years, a disabled widower who was married to the deceased for at least three years and was financially dependent on the deceased, and unmarried children younger than age 16 (age 18 if a student).

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

Eligible survivors include a widow who was married to the deceased for at least three years at the time of death,

a disabled widower who was married to the deceased for at least three years and was financially dependent on the deceased at the time of death, and unmarried children younger than age 16 (age 18 if a student).

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

Survivor benefits are payable abroad.

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

Old-Age Benefits

Old-age pension: 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions is paid, up to 50% of the maximum monthly earnings used to calculate benefits.

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

Average earnings are based on the best five years of earnings in the last 10 years of work; if less than five years, the average is based on total earnings.

Partial pension: A percentage of the full pension is paid according to the number of weeks of contributions.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,583.33.

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

Benefit adjustment: Benefits are adjusted according to actuarial reviews, depending on financial resources.

Old-age assistance: EC\$255 a month is paid.

Permanent Disability Benefits

Disability pension: 25% of the insured's average earnings plus 1% for each 50-week period of contributions exceeding 500 weeks of contributions, up to 50% of the maximum monthly earnings used to calculate benefits.

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

Average earnings are based on the best five years of earnings in the last 10 years of work; if less than five years, the average is based on total earnings.

The minimum monthly pension is EC\$350.

The maximum monthly pension is EC\$2,583.33.

Disability settlement: A lump sum of EC\$1,200 or 75% of the combined employer and employee contributions (whichever is greater) is paid.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, depending on financial resources.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was entitled to receive is paid to an eligible widow(er) age 50 or older. Widows younger than age 50 receive the pension for one year. A disabled widow(er)'s pension continues for the duration of the disability.

The minimum survivor pension is EC\$350 a month.

Orphan's pension: 25% of the pension the deceased received or was entitled to receive is paid to an orphan younger than age 16 (age 18 if a student, no limit if disabled); 50% for a full orphan.

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

Survivor settlement: Must not exceed the value of the old-age or disability settlement the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, depending on financial resources.

Funeral grant: 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 administers the program.

Sickness and Maternity

Regulatory Framework

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

Type of program: Social insurance system.

Coverage

Cash sickness and maternity benefits: Private-sector employees and self-employed persons. 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; employees of international organizations; and foreign armed forces personnel residing in Antigua and Barbuda.

Medical benefits: Legal residents of Antigua and Barbuda.

Source of Funds

Insured person

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

Medical benefits: 3.5% of gross earnings.

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

Self-employed person

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

Medical benefits: 5% of declared earnings, according to three salaried classes set by the Medical Benefits Scheme Board.

Employer

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

Medical benefits: 3.5% of gross earnings; 7% for employees with earnings less than EC\$100 a week or EC\$400 a month.

Government

Cash sickness and maternity benefits and medical benefits: None.

Qualifying Conditions

Cash sickness benefits: Aged 16 to 59 with at least 26 weeks of contributions and at least eight weeks of work in the three calendar months before the incapacity began. Must have been employed the day before the incapacity began. The incapacity must not be the result of a work-related injury.

Cash maternity benefits: Aged 16 to 59 with at least 26 weeks of contributions in the year before the expected date of childbirth.

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

Medical benefits: Must have at least 26 weeks of paid contributions in any calendar year or in any 12-month period, be younger than age 16, or be elderly and permanently incapable of work.

Sickness and Maternity Benefits

Cash sickness benefits: 60% of the insured's average weekly earnings is paid after a three-day waiting period for up to 26 weeks; may be extended up to an additional 13 weeks with a doctor's certificate.

Average weekly earnings are based on earnings in the three calendar months before the incapacity began.

Cash maternity benefits: 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 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 in multiple births.

Workers' Medical Benefits

Public health facilities provide medical services under the Medical Benefits Scheme. Benefits under the Medical Benefits Scheme are limited to treatment related to asthma, cancer, cardiovascular diseases, certified mental incapacity, diabetes, glaucoma, hypertension, leprosy, and sickle cell anemia.

Necessary medical treatment is permitted abroad.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Finance provides general supervision for cash sickness and maternity benefits.

Antigua and Barbuda Social Security Board administers cash sickness and maternity benefits.

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

Work Injury

Regulatory Framework

First and current law: 1956 (Workmen's Compensation).

Type of program: Employer-liability system through public or private carrier.

Coverage

Employed persons.

Exclusions: Public-sector workers, police and military personnel, home-based 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.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. The incapacity must last more than three days.

Temporary Disability Benefits

75% of an insured adult's average earnings (80% if younger than age 18) is paid for the duration of the total or partial incapacity, or up to five years, whichever is less.

Average earnings are calculated on the insured's earnings in the 12 months before the accident occurred or the occupational disease began. If the insured has been employed for less than 12 months, average earnings may be based on a person in the same type of employment with the same employer, or the insured's earnings when the accident occurred or the occupational disease began (whichever is greater).

Constant attendance: Up to an additional 50% of the insured's temporary disability benefit is paid if the employee requires the constant assistance of another person to perform daily functions. The nature and duration of the assistance must be assessed by a doctor.

Permanent Disability Benefits

Permanent disability benefit: For a total disability, a lump sum of 54 months of an adult insured's average earnings (108 months if younger than age 18) up to a maximum of EC\$60,000 is paid.

Partial disability: A percentage of the lump sum for total disability (from 2% to 99%) is paid according to the assessed loss of earnings capacity and the type of disability.

Average earnings are calculated on the insured's earnings in the 12 months before the accident occurred or the occupational disease began. If the insured has been employed for less than 12 months, average earnings may be based on a person in the same type of employment with the same employer, or the insured's earnings when the accident occurred or the occupational disease began (whichever is the greater).

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 insured's average covered earnings up to EC\$50,000 may be split among dependent survivors.

Funeral grant: The cost of the funeral is paid.

Administrative Organization

The Labour Department in the Ministry of National Security and Labour provides general supervision.

Courts supervise the agreement between an employer and the insured.

Unemployment

Regulatory Framework

Under the Labor Code, employers must provide severance pay of one day of basic earnings for every month of employment to employees who are laid off and who have been employed for at least one year.