

Barbados

Exchange rate: US\$1.00 =
2.02 Barbadian dollars (B\$).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1937 (social assistance).

Current laws: 1966 (social insurance) and 2007 (catastrophe fund).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed and self-employed persons, including public-sector employees.

Exclusions: Unpaid family labor.

Voluntary coverage is available.

Social assistance: Residents of Barbados.

Source of Funds

Insured person

Social insurance: 5.93% to 6.75% of covered earnings, plus 0.1% for the catastrophe fund. Voluntary contributors pay 8.3% of covered earnings.

The minimum weekly earnings used to calculate contributions are B\$21; the minimum monthly earnings are B\$91.

The maximum weekly earnings used to calculate contributions are B\$1,006; the maximum monthly earnings are B\$4,360.

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

The catastrophe fund provides financial aid to low-income earners whose house is damaged or destroyed by a catastrophe.

Social assistance: 2% of covered earnings.

Self-employed person

Social insurance: 13.5% of quarterly earnings, plus 0.1% for the catastrophe fund.

The minimum annual earnings used to calculate contributions are B\$1,092 a year.

The maximum annual earnings used to calculate contributions are B\$4,360 a month.

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

The catastrophe fund provides financial aid to low-income earners whose house is damaged or destroyed by a catastrophe.

Social assistance: 2% of quarterly earnings.

Employer

Social insurance: 5.93% to 6.75% of covered payroll.

The minimum weekly earnings used to calculate contributions are B\$21; the minimum monthly earnings are B\$91.

The maximum weekly earnings used to calculate contributions are B\$1,006; the maximum monthly earnings are B\$4,360.

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

Social assistance: 2% of covered payroll.

Government

Social insurance: None; contributes as an employer.

Social assistance: Any deficit.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 66 and six months (rising to age 67 in 2018) with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Early pension: Age 60 and no longer employed or self-employed.

Deferred pension: The pension may be deferred until age 70.

Old-age grant (social insurance): Age 66 and six months (rising to age 67 in 2018) with at least 50 weeks of paid or credited contributions.

Old-age benefits are payable abroad.

Noncontributory old-age pension (social assistance): Age 66 and six months (rising to age 67 in 2018), has lived in Barbados for 12 years (citizens) or 15 years (permanent residents) since age 40 or a total of 20 years since age 18; and does not meet the contribution requirements for an old-age social insurance pension or an old-age pension from a foreign government or international organization.

Disability pension

Disability pension (social insurance): Younger than pensionable age, incapable of any work, and has at least 150 weeks of paid contributions.

Disability grant (social insurance): Younger than pensionable age, incapable of any work, and has at least 50 weeks but less than 150 weeks of paid or credited contributions.

Disability benefits are not payable abroad.

Noncontributory disability pension (social assistance, income tested): Aged 18 or older; assessed with an

Barbados

incapacity for work as the result of a serious problem with eyesight, or hearing and speech; and with earnings up to B\$30 a week.

Survivor pension

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) and children up to age 16 (age 25 if a student; no limit if disabled) who were living with or totally dependent on the deceased.

Funeral grant: The deceased or his or her spouse received or was entitled to receive social insurance old-age, disability, cash sickness, cash maternity, or unemployment benefits.

Survivor benefits are payable abroad.

Old-Age Benefits

Old-age pension (social insurance): For insured persons aged 56 or older on December 31, 2002, 40% of average covered earnings plus 1% of total earnings used to calculate contributions for contributions exceeding 500 weeks is paid.

For insured persons younger than age 47 on December 31, 2002, 2% of average annual earnings for the first 20 years of contributions plus 1.25% average annual earnings for each year exceeding 20 years is paid.

For all insured persons aged 47 to 55 on December 31, 2002, 50% of the pension is based on the first method of calculation and 50% on the second.

Average earnings are based on the insured's earnings in the best five years; if the number of years worked is less than 15 years, the average is based on the insured's total earnings.

The maximum weekly earnings used to calculate benefits are B\$1,006; the maximum monthly earnings are B\$4,360.

The minimum weekly pension is B\$179.

The maximum pension is 60% of average covered earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Old-age grant (social insurance): A lump sum of six weeks of average covered earnings is paid for each 50-week period of paid or credited contributions.

Noncontributory old-age pension (social assistance): The minimum weekly pension is B\$145.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Disability pension (social insurance): 40% of average annual covered earnings plus 1% of total earnings used to calculate contributions for contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's earnings in the best three years of contributions; if the number of years worked is less than 15 years, the average is based on total earnings.

The maximum weekly earnings used to calculate benefits are B\$1,006; the maximum monthly earnings are B\$4,360.

The minimum weekly pension is B\$179.

The maximum pension is 60% of average covered earnings.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability grant (social insurance): A lump sum of six weeks of average covered earnings for each 50-week period of paid or credited contributions is paid.

Average earnings are based on the insured's earnings in the best three years of contributions; if the number of years worked is less than 15 years, the average is based on the insured's total earnings.

Noncontributory disability pension (social assistance, income tested): The minimum weekly pension is B\$145.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) aged 50 or older who was married to the deceased for at least three years, or at any age if disabled. A limited pension is paid for 12 months to a widow(er) younger than age 50.

The survivor pension ceases on remarriage or cohabitation.

Orphan's pension: 16.67% of the old-age or disability pension the deceased received or was entitled to receive is paid to each child younger than age 16 (age 25 if a student); 33.3% if a full orphan or disabled.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive at the time of death.

Funeral grant: A lump sum of B\$1,995 is paid to the person who pays for the funeral.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labour, Social Security, and Human Resource Development (<https://labour.gov.bb/>) is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Sickness and Maternity

Regulatory Framework

First and current laws: 1966 (social insurance), 1969 (medical care), and 1980 (medicine).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Employed and self-employed persons. Permanent government employees are covered for cash benefits only.

Exclusions: Unpaid family labor.

Medical benefits: Residents of Barbados.

Source of Funds

Insured person

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

Medical benefits: None.

Self-employed person

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

Medical benefits: None.

Employer:

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

Medical benefits: None.

Government

Cash benefits: Contributes as an employer.

Medical benefits: The total cost.

Qualifying Conditions

Cash sickness benefits: Must be aged 16 to 66 and six months (rising to age 67 in 2018); have been employed immediately before the incapacity began; and have at least seven weeks of paid contributions in the second to last quarter before the incapacity began. Insured persons who were on leave or unemployed at the time the incapacity began must have an additional 39 weeks of paid or credited contributions in the four consecutive quarters ending in the second to last quarter before the incapacity began.

Cash maternity benefits: Employed women must have at least 26 weeks of coverage, including 16 weeks of paid contributions in the two consecutive quarters ending in the second to last quarter before the benefit is paid.

Self-employed women must have at least 39 weeks of contributions in the four consecutive quarters ending in the second to last quarter before the benefit is paid; and 16 weeks of paid contributions in the two consecutive quarters ending in the second to last quarter before the benefit is paid.

Maternity grant: Paid for an uninsured woman who does not qualify for cash maternity benefits, or whose spouse qualifies.

Sickness and maternity benefits are payable abroad only in cases where the insured has left temporarily to receive medical treatment.

Sickness and Maternity Benefits

Sickness benefit: 66.67% of the insured's average weekly covered earnings is paid after a three-day waiting period for up to 26 weeks; may be extended for an additional 26 weeks if the insured has at least 150 weeks of paid contributions, including 75 weeks of contributions in the three years before the year the incapacity began. The waiting period is waived if the incapacity lasts at least 14 days.

Maternity benefit: 100% of the insured's average weekly covered earnings is paid for up to six weeks before and six weeks after the expected date of childbirth.

Maternity grant: A lump sum of B\$1,150 is paid.

Workers' Medical Benefits

Free medical care is available in public hospitals and health centers. Benefits include general practitioner services; maternity, dental, and eye care; HIV/AIDS prevention, treatment, and care; mental health services; geriatric care; nutrition services; and acute and emergency care.

The Barbados Drug Service provides free medicine to persons suffering from certain chronic conditions (hypertension, diabetes, cancer, epilepsy, glaucoma, and asthma), persons aged 65 and older; children younger than age 16; and certain persons aged 16–64. A dispensing fee may be charged in private pharmacies.

Dependents' Medical Benefits

Medical benefits for dependents: Medical benefits for dependents are the same as those for workers.

Administrative Organization

Cash benefits

Ministry of Labour, Social Security, and Human Resource Development (<https://labour.gov.bb/>) is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Medical benefits

Ministry of Health (<http://www.health.gov.bb/>) is responsible for policy and delivers medical benefits.

Work Injury

Regulatory Framework

First law: 1916 (workmen's compensation).

Current law: 1966 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees and some categories of fishermen.

Exclusions: Self-employed persons and unpaid family labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 0.75% of payroll.

Government: None; contributes as an employer.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

90% of the insured's average covered earnings is paid after a three-day waiting period for up to 52 weeks. The waiting period is waived if the disability lasts at least 14 days.

Permanent Disability Benefits

Permanent disability pension: For a total permanent disability (100%), 90% of the insured's average covered earnings is paid.

The insured's doctor assesses the degree of disability, which may be reviewed by National Insurance Office doctors.

Constant-attendance supplement: 50% of the insured's permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: A percentage of the full pension is paid according to the assessed degree of disability; a lump sum is paid if the assessed degree of disability is less than 30%.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 50% of the temporary disability benefit the deceased received or was entitled to receive is paid to a dependent spouse.

Remarriage settlement: The pension ceases on remarriage or cohabitation, and a lump sum of one year of the pension is paid.

Orphan's pension: 16.6% of the temporary disability benefit the deceased received or was entitled to receive is paid to each child younger than age 16 (age 25 if a student); 33.3% if a full orphan or disabled.

All survivor benefits combined must not exceed 100% of the temporary disability benefit the deceased received or was entitled to receive.

Funeral grant: A lump sum of B\$1,995 is paid to the person who pays for the insured's funeral.

Administrative Organization

Ministry of Labour, Social Security, and Human Resource Development (<https://labour.gov.bb/>) is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.

Unemployment

Regulatory Framework

First and current law: 1981 (social insurance).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, family labor, and permanent government employees.

Source of Funds

Insured person: 0.75% of covered earnings plus 0.5% for the training levy.

The minimum weekly earnings used to calculate contributions are B\$21; the minimum monthly earnings are B\$91.

The maximum weekly earnings used to calculate contributions are B\$1,006; the maximum monthly earnings are B\$4,360.

Self-employed person: Not applicable. The self-employed pay 0.5% of declared income for the training levy.

Employer: 0.75% of covered payroll plus 0.5% for the training levy. Private-sector employers pay an additional 0.5% to the severance fund.

The minimum weekly earnings used to calculate contributions are B\$21; the minimum monthly earnings are B\$91.

The maximum weekly earnings used to calculate contributions are B\$1,006; the maximum monthly earnings are B\$4,360.

Government: None; contributes as an employer.

Qualifying Conditions

Unemployment benefit: Must be younger than age 66 (rising to age 67 in 2018) with at least 52 weeks of coverage; have at least seven weeks of paid or credited contributions in the second to last quarter before unemployment began; and have at least 20 weeks of paid or credited contributions in the three consecutive quarters ending in the second to last quarter before the unemployment began.

Unemployment Benefits

60% of the insured's average covered weekly earnings is paid after a three-day waiting period for up to 26 weeks in any 52-week period. The waiting period is waived if the insured is unemployed for at least 21 days.

Administrative Organization

Ministry of Labour, Social Security, and Human Resource Development (<https://labour.gov.bb/>) is responsible for policy.

National Insurance Office (<http://www.nis.gov.bb>), directed by a tripartite board, administers the program.