

Saint Lucia

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

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1970 (provident fund) and 1978 (social insurance), implemented in 1979.

Current laws: 2000 (national insurance corporation) and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, and apprentices.

Voluntary coverage (old-age benefits only) for nonemployed persons.

Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: 5% of monthly covered earnings; 10% of reference earnings, according to stipulated wage categories, for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$60,000.

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

Self-employed person: 10% of reference earnings, according to stipulated wage categories.

The minimum monthly earnings used to calculate contributions are EC\$50.

The maximum annual earnings used to calculate contributions are EC\$60,000.

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

Employer: 5% of monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$60,000.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 65 with at least 180 months of contributions.

Early pension: Age 60 with at least 180 months of contributions. Employment must cease.

Old-age grant: Age 65 with less than 180 months of contributions.

All old-age benefits are payable abroad, subject to conditions.

Disability pension: Must be younger than the normal retirement age with at least 60 months of contributions, including at least 36 consecutive months before the disability began, or at least 180 months of contributions. Must be assessed with at least a 30% permanent loss of work capacity that is not the result of a work injury and not receive a cash sickness benefit.

A registered medical doctor assesses the degree of disability at least every two years.

Disability grant: Must be assessed with less than a 30% permanent loss of work capacity that is not the result of a work injury, not receive a cash sickness benefit, and not meet the contribution requirements for a disability pension.

A registered medical doctor assesses the degree of disability.

All disability benefits are payable abroad, subject to conditions.

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) married to the insured for at least three years, or a common-law spouse; dependent children younger than age 16 (age 18 if a full-time student, no limit if disabled); and aged, dependent parents or grandparents if there are no other survivors.

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

Survivor grant: The deceased did not meet the contribution requirements for an old-age or disability pension at the time of death.

Funeral grant: The deceased received or was entitled to receive an old-age or disability pension at the time of death, had at least six months (12 months for self-employed persons) of contributions in the 12 months before death, or had paid contributions in the amount of the benefit (up to EC\$2,500). Paid to the person who pays for the funeral on the death of the deceased or his or her spouse or dependent child.

All survivor benefits are payable abroad, subject to conditions.

Old-Age Benefits

Old-age pension: 40% of the insured's average covered earnings in the best five years plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

The maximum annual earnings used to calculate benefits are EC\$60,000.

The minimum monthly old-age pension is EC\$300.

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

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

Old-age grant: 0.67% of the insured's average annual covered earnings for each month of contributions after March 1979 is paid. Persons insured under the old provident fund system also receive a lump sum of 100% of the balance of the provident fund account plus accrued interest.

Note: Effective April 1979, Saint Lucia replaced their provident fund system with a social insurance system.

Permanent Disability Benefits

Disability pension: With at least 60 months but less than 180 months of contributions, 35% of the insured's average covered earnings is paid. With at least 180 months of contributions, 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

Average covered earnings are based on the insured's earnings in the best five years, up to a maximum of EC\$60,000.

The minimum monthly disability pension is EC\$300.

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

Disability grant: 0.67% of the insured's average annual covered earnings for each month of contributions after March 1979 is paid. Persons insured under the old provident fund system also receive a lump sum of 100% of the balance of the provident fund account plus accrued interest.

Note: Effective April 1979, Saint Lucia replaced their provident fund system with a social insurance system.

Survivor Benefits

Survivor pension

Spouse's pension: If there are no other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) for a year (for life if aged 55 or older or disabled); 50% if there are other dependent survivors for a year (for life if aged 55 or older or disabled) or until the youngest child reaches age 16 (age 18 if a full-time student).

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

Other dependent's pension: If there are no other survivors, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to an aged, dependent parent or grandparent, for a year (for life if they have reached the early retirement age).

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

Survivor grant: A lump sum at least equal to the value of the old-age or disability grant the deceased would have been entitled to receive is paid.

Funeral grant: The cost of the funeral is paid, up to EC\$2,500 for an insured person, EC\$2,150 for a spouse, and EC\$200 to EC\$2,150 for a dependent child, depending on the child's age.

Administrative Organization

Ministry of Finance (<http://www.finance.gov.lc/>) provides general supervision.

National Insurance Corporation (<http://www.stlucianic.org/>), under the supervision of the National Insurance Board, administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First law: 1978 (social insurance), implemented in 1979.

Current laws: 1992 (hospital fees regulations), 2000 (national insurance corporation), and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons, self-employed persons, and apprentices. Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

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

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

Qualifying Conditions

Cash sickness and medical benefits: Must have been employed on the day before the incapacity began and have at least six months of contributions, including at least two of the four months immediately before the incapacity began (at least 12 months immediately before the incapacity began for self-employed persons). The incapacity must not be the result of a work injury.

Cash maternity benefit: Must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth (at least 12 months immediately before the incapacity began for self-employed persons).

Maternity grant: The insured woman or the spouse (or cohabiting partner who has continuously lived with her for at least five years) of an uninsured woman must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth (at least 12 months immediately before the incapacity began for self-employed persons).

Sickness and Maternity Benefits

Sickness benefit: 65% of the insured's average earnings in the best two of the last four months is paid after a three-day waiting period for up to 26 weeks.

Maternity benefit: 65% of the insured's average earnings in the best seven of the last 10 months is paid for up to three months, beginning the month before the expected month of childbirth.

Maternity grant: A lump sum of EC\$600 is paid.

Workers' Medical Benefits

The National Insurance Corporation provides hospitalization and medical treatment at approved hospitals for insured persons who meet the requirements for a cash sickness benefit.

The Ministry of Health, Wellness, Human Services and Gender Affairs provides hospitalization and medical treatment for pensioners with annual income of less than EC\$6,000.

Dependents' Medical Benefits

No statutory benefits are provided.

Administrative Organization

Minister of Finance (<http://www.finance.gov.lc/>) provides general supervision.

National Insurance Corporation (<http://www.stlucianic.org/>), under the supervision of the National Insurance Board, administers the program and collects contributions.

Work Injury

Regulatory Framework

First laws: 1964 (employer liability) and 1978 (social insurance), implemented in 1979.

Current laws: 2000 (national insurance corporation) and 2003 (national insurance).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Exclusions: Self-employed persons.

Special system for civil servants employed prior to February 1, 2003.

Source of Funds

Insured person: See source of funds under Old Age, Disability, and Survivors.

Self-employed person: Not applicable.

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

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

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

65% of the insured's average covered earnings in the month the injury occurred or occupational disease began or the insured's average covered earnings in the best two of the last four months of contributions is paid for up to 12 months or until certification of permanent disability or full recovery (whichever is earlier).

Permanent Disability Benefits

Permanent disability pension: For a total disability of at least 30% and with at least 60 months but less than 180 months of contributions, 35% of the insured's average covered earnings is paid; with at least 180 months of contributions, 40% of the insured's average covered earnings plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

Average covered earnings are based on the insured's earnings in the best five years, up to a maximum of EC\$60,000.

The minimum permanent disability pension for a total disability of at least 30% is 65% of covered earnings in the month the injury occurred or occupational disease began or EC\$300, whichever is greater.

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Partial disability: For an assessed degree of disability less than 30%, a lump sum of 60 months of the permanent disability pension is paid.

An appointed medical board assesses the disability every six months.

The permanent disability pension is payable abroad, subject to conditions.

Workers' Medical Benefits

All medical expenses, including surgical, dental, and hospital treatment and medicine, are paid, up to EC\$20,000 per work injury or occupational disease.

Survivor Benefits

Survivor pension

Spouse's pension: If there are no other survivors, 75% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er), including a common-law spouse, who has reached the early retirement age or has an incapacity for work; 50% if there are other dependent survivors.

Orphan's pension: 50% of the deceased's pension is paid to a dependent child younger than age 16 (age 18 if a full-time student); 50% of the old-age or disability pension each insured parent was entitled to receive for a full orphan.

Other dependent's pension: If there are no other survivors, 50% of the deceased's pension is paid to an aged, dependent parent or grandparent.

If the spouse, parent, or grandparent has reached the early retirement age, the benefit is paid for life. If the spouse is younger than the early retirement age, the benefit is paid for

a year or until the youngest child reaches age 16 (age 18 if a full-time student). If a survivor has a disability, the benefit is paid for the duration of the disability. The widow(er)'s pension ceases upon remarriage or cohabitation.

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

Funeral grant: The cost of the funeral is paid, up to EC\$2,500.

Administrative Organization

Minister of Finance (<http://www.finance.gov.lc/>) provides general supervision.

National Insurance Corporation (<http://www.stlucianic.org/>), under the supervision of the National Insurance Board, administers the program and collects contributions.

Unemployment

Regulatory Framework

Labor law (2006) requires employers to provide severance pay in cases of redundancy to employees with at least two years of continuous employment. The benefit is one week of basic pay for each completed year of continuous employment up to three years; two weeks of basic pay for each completed year of continuous employment exceeding three years and up to seven years; and three weeks of basic pay for each completed year of continuous employment exceeding seven years.