

Dominica

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1970 (provident fund).

Current laws: 1975 (social security) and 2012 (social security regulations).

Type of program: Social insurance system.

Note: The public assistance program provides a noncontributory social assistance pension of EC\$300 a month to needy persons older than age 70 who have no other source of income.

Coverage

Employed and self-employed persons, and apprentices.

Voluntary coverage is available.

Source of Funds

Insured person: 6.0% (gradually rising by 0.25% every two years until reaching 7.50% in 2031) of weekly covered earnings; 10.65% (gradually rising by 0.25% each year until reaching 13.65% in 2031) of covered earnings for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$84,000.

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

Self-employed person: 12% (gradually rising by 0.25% each year until reaching 15% in 2031) of covered declared income for the previous year.

Self-employed persons may pay contributions monthly or quarterly.

The minimum annual earnings used to calculate contributions are EC\$7,200.

The maximum annual earnings used to calculate contributions are EC\$84,000.

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

Employer: 6.75% (gradually rising by 0.25% every two years until reaching 8.25% in 2031) of weekly or monthly covered payroll.

There are no minimum earnings used to calculate contributions.

The maximum annual earnings used to calculate contributions are EC\$84,000.

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

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension: Age 64 (rising by six months a year until reaching age 65 in 2021) with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury temporary disability benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received work injury permanent total disability benefits.

Early pension: Age 60 with at least 500 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Deferred pension: The pension may be deferred indefinitely.

The old-age pension is payable abroad.

Old-age grant: Age 64 (rising by six months a year until reaching age 65 in 2021) with at least 50 weeks but less than 500 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury temporary disability benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received work injury permanent total disability benefits.

The old-age grant is payable abroad.

Disability pension: Must be younger than age 60, assessed with a permanent incapacity for work, and have at least 150 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury temporary disability benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received work injury permanent total disability benefits.

A registered medical practitioner assesses the incapacity for work.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value.

The disability pension is payable abroad if the purpose of travel is to receive medical treatment.

Disability grant: Must be younger than age 60, assessed with a permanent incapacity for work, and have at least 50 weeks but less than 150 weeks of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury temporary disability benefits. Contributions may be credited under certain conditions for each complete contributory week the insured received work injury permanent total disability benefits.

A registered medical practitioner assesses the incapacity for work.

The disability grant is payable abroad if the purpose of travel is to receive medical treatment.

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 dependent spouse; dependent orphans younger than age 16 (age 21 if a student, unmarried, and unemployed; no limit if disabled); and dependent parents and grandparents of pensionable age, if there is no widow(er) or dependent orphan.

The survivor pension ceases upon remarriage or cohabitation.

The survivor pension is payable abroad.

Survivor grant: The deceased had at least 50 weeks of paid or credited contributions but did not qualify for an old-age or disability pension at the time of death.

Contributions are credited for each complete contributory week the deceased received sickness, maternity, or work injury temporary disability benefits. Contributions may be credited under certain conditions for each complete contributory week the deceased received work injury permanent total disability benefits.

The survivor grant is payable abroad.

Funeral grant: The deceased received or was entitled to receive an old-age, disability, sickness, maternity, or work injury benefit. Paid when the insured, the insured's uninsured spouse, or one of the insured's dependent children younger than age 21 (if a student, unmarried, and unemployed) dies.

The funeral grant is not payable abroad.

Old-Age Benefits

Old-age pension: 30% of the insured's average earnings plus 1% for every 50 weeks of paid or credited contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years.

The minimum weekly old-age pension is EC\$75.

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

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

Deferred pension: The pension increases by 6% for each complete year of deferral after the normal retirement age.

Old-age grant: A lump sum of three times the insured's average weekly earnings is paid for every 50 weeks of paid or credited contributions.

Average weekly earnings are the insured's total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years based on changes in the consumer price index, up to a maximum of 5%.

Permanent Disability Benefits

Disability pension: 30% of the insured's average earnings plus 1% of average earnings for every 50 weeks of paid or credited contributions exceeding 500 weeks is paid.

Average earnings are based on the insured's best 10 years of earnings in the last 15 years; if the number of years worked is less than 10, the average is based on insured's total earnings.

The minimum weekly disability pension is EC\$75.

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

Disability grant: A lump sum of three times the insured's average weekly earnings is paid for every 50 weeks of paid or credited contributions.

Average weekly earnings are the insured's total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: Benefits are adjusted every three years based on changes in the consumer price index, up to a maximum of 5%.

Survivor Benefits

Survivor pension

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). If the widow(er) was married to the deceased for less than three years or is younger than age 50, the widow(er) receives a survivor pension for one year or while caring for dependent children.

A widow(er) can receive a survivor pension and either an old-age pension or a disability pension at the same time. The total amount received is 100% of the higher pension and 50% of the lower pension.

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for

each of the first two eligible orphans (33% if a full orphan or disabled). If there are more than two orphans, the total pension amount is split equally.

Other eligible survivor's pension: If there is no eligible widow(er) or orphan, 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

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

Benefit adjustment: Survivor pensions are adjusted every three years based on changes in the consumer price index, up to a maximum of 5%.

Survivor grant: A lump sum of three times the deceased's average weekly earnings is paid for every 50 weeks of paid or credited contributions.

Average weekly earnings are the insured's total covered earnings divided by the total number of weeks of contributions.

Benefit adjustment: The survivor grant is adjusted every three years based on changes in the consumer price index, up to a maximum of 5%.

Funeral grant: A lump sum is paid to the person who pays for the funeral. EC\$3,000 is paid when the insured dies; EC\$2,500 for the death of an uninsured spouse; or EC\$1,250 for the death of a dependent child.

Benefit adjustment: The funeral grant for insured persons increases by EC\$300 every three years; the grant amounts for other eligible persons increase proportionally at the same time.

Administrative Organization

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

Dominica Social Security (<https://www.dss.dm/>), governed by the Social Security Board, administers the social insurance program and collects contributions.

Division of Social Welfare of the Ministry of Social Services, Family and Gender Affairs administers social assistance benefits.

Sickness and Maternity

Regulatory Framework

First and current law: 1975 (social security).

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

Coverage

Employed and self-employed persons, and apprentices.

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: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit: Employed persons must have at least 13 weeks of covered employment immediately before the incapacity began, including at least eight weeks of paid contributions. Self-employed persons must have at least 52 weeks of covered self-employment immediately before the incapacity began, including at least two quarters of paid contributions in the last three consecutive quarters. The incapacity must last at least four days.

A registered medical practitioner assesses the incapacity for work.

Cash maternity benefit: Employed persons must have at least 30 weeks of contributions, including at least 20 weeks in the 30 weeks before maternity leave began. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the quarter in which maternity leave began.

Cash maternity grant: Paid to an insured woman or the uninsured spouse of an insured man. Employed persons must have at least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth. Self-employed persons must have at least three quarters of paid contributions in the four consecutive quarters before the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 60% of the insured's average weekly earnings in the last 13 weeks is paid from the first day of incapacity. The benefit is paid for up to 26 weeks.

Maternity benefit: 60% of the insured's average weekly earnings in the last 30 weeks is paid from three weeks before until nine weeks after the expected date of childbirth; under certain conditions, the benefit may be paid from six weeks before until up to six weeks after the expected date of childbirth for a maximum period of 12 weeks.

Maternity grant: A lump sum of EC\$575 is paid for each child.

Workers' Medical Benefits

No statutory benefits are provided.

Public hospitals and clinics under the Ministry of Health provide primary and secondary health care to the general population.

Dependents' Medical Benefits

Benefits for dependents are the same as those for the insured.

Administrative Organization

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

Dominica Social Security (<https://www.dss.dm/>), governed by the Social Security Board, administers the program and collects contributions.

Work Injury

Regulatory Framework

First law: 1938 (workmen's compensation).

Current law: 1985 (employment injury and occupational diseases).

Type of program: Social insurance system.

Coverage

Employed persons, including apprentices.

Voluntary coverage is not available.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. The disability must last at least four days.

Temporary Disability Benefits

60% of the insured's average earnings in the last 13 weeks is paid for up to 26 weeks until the disability ends or certification of permanent disability.

Permanent Disability Benefits

Up to 60% of the insured's average earnings in the last 13 weeks is paid, depending on the assessed degree of disability.

Constant-attendance allowance: If the insured is assessed with a 100% disability and requires the constant attendance of others to perform daily functions, 50% of the insured's permanent disability benefit is paid. The allowance is suspended if the insured is hospitalized.

If the assessed degree of disability is less than 30%, a lump sum is paid.

A registered medical practitioner assesses the incapacity for work.

Workers' Medical Benefits

Medical expenses of up to EC\$6,000 are reimbursed for local and overseas treatment of work injuries and occupational diseases.

Survivor Benefits

Survivor pension (Death Benefit)

Spouse's pension: 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a dependent widow(er).

The spouse's pension ceases upon remarriage or cohabitation.

Orphan's pension: 25% of the permanent disability benefit the deceased received or was entitled to receive (33% if a full orphan or disabled) is paid for each of the first two unmarried dependent orphans younger than age 16 (age 21 if a student, unmarried, and unemployed; no limit if disabled). If there are more than two eligible orphans, the total pension amount is split equally.

The minimum monthly orphan's pension is EC\$50.

Other eligible survivor's pension: If there is no eligible widow(er) or orphan, 50% of the permanent disability benefit the deceased received or was entitled to receive is paid to a dependent parent or grandparent.

The maximum combined survivor pension is 100% of the permanent disability benefit the deceased received or was entitled to receive.

Funeral grant: See funeral grant under Old Age, Disability, and Survivors.

Administrative Organization

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

Dominica Social Security (<https://www.dss.dm/>), governed by the Social Security Board, administers the social insurance program and collects contributions.

Unemployment

Regulatory Framework

The Protection of Employment Act (1984) requires private-sector employers to contribute 0.25% of the employee's covered earnings to the Redundancy Benefit Fund to finance mandatory redundancy pay in cases of redundancy for employees with at least three years of continuous service. The benefit amount varies depending on the length of service: with up to five years of service, one week of the employee's pay for each year of service plus two weeks of pay for each year of service exceeding three years; with at least five years but less than 10 years of service, nine weeks of pay plus two weeks for each year of service exceeding five years; with at least 10 years of service, 19 weeks of pay plus three weeks for each year of service exceeding 10 years (up to a maximum of 52 weeks of pay). Managerial staff, household workers, family workers, and certain dock workers are excluded.

Family Allowances

Regulatory Framework

No known statutory benefits are provided.

The public assistance program provides cash benefits of EC\$150 a month to needy adults and EC\$127.50 a month to needy children (EC\$300 a month if disabled), up to a maximum of EC\$375 a month per family.