

## Saint Vincent and the Grenadines

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970 (provident fund).

**Current law:** 1986 (social insurance), implemented in 1987.

**Type of program:** Social insurance and social assistance system.

Note: Needy elderly persons, persons with disabilities, and orphans may be eligible for social assistance cash benefits under Family Allowances.

#### Coverage

**Social insurance:** Employed and self-employed persons. Voluntary coverage for citizens of Saint Vincent and the Grenadines who are no longer in covered employment or live abroad.

**Social assistance:** Needy residents of Saint Vincent and the Grenadines.

#### Source of Funds

##### Insured person

**Social insurance:** 4.5% of weekly or monthly covered earnings; 4.29% of weekly or monthly covered earnings for certain public-sector employees; 8.84% of declared income for the voluntarily insured based on five income categories.

The minimum weekly earnings used to calculate contributions are EC\$15 (EC\$60 a month).

The maximum weekly earnings used to calculate contributions are EC\$1,000 (EC\$4,333 a month).

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

**Social assistance:** None.

##### Self-employed person

**Social insurance:** 9.5% of weekly or monthly reference income based on eight income categories.

The minimum weekly reference income used to calculate contributions is EC\$120 (EC\$520 a month).

The maximum weekly reference income used to calculate contributions is EC\$1,000 (EC\$4,333 a month).

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

**Social assistance:** None.

##### Employer

**Social insurance:** 5.5% of weekly or monthly covered payroll for private-sector employees; 5.25% or 5.50% for public-sector employees, depending on the category of work; 0.5% for employees younger than age 16 or older than the normal retirement age (work injury only).

The minimum weekly earnings used to calculate contributions are EC\$15 (EC\$60 a month).

The maximum weekly earnings used to calculate contributions are EC\$1,000 (EC\$4,333 a month).

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

**Social assistance:** None.

##### Government

**Social insurance:** None; contributes as an employer.

**Social assistance:** The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 62 (gradually rising by one year every three years until reaching age 65 by 2028) with at least 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

**Partial pension:** Must have reached the normal retirement age with at least 500 weeks but less than 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) of paid or credited contributions. The partial pension will be eliminated in 2028.

**Early pension:** Age 60 with at least 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) of paid or credited contributions.

The old-age pension is payable abroad (extra fees may apply).

**Old-age grant (social insurance):** Age 62 (gradually rising by one year every three years until reaching age 65 by 2028) with at least 50 weeks but less than 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) of paid or credited contributions.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

The old-age grant is payable abroad (extra fees may apply).

**Noncontributory assistance age pension (social assistance, income tested):** Must have been aged 57 or older on January 5, 1987, have been continuously employed before that date for a significant period (no specific period has been defined), and not currently be in paid employment. Must have been a resident of Saint Vincent and the Grenadines for at least 25 years since age 20, including at least five of the last eight years, and on the date the claim is made.

Income test: Monthly income must be less than EC\$37.50. Must not receive regular income from any other source or any pension from the National Insurance Scheme.

**Elderly assistance pension (social assistance, income tested):** Must have been aged 45 or older on January 5, 1987, have been continuously employed before that date for a significant period (no specific period has been defined) in informal or seasonal work, and not currently be in paid employment. Must have been a resident of Saint Vincent and the Grenadines for at least 25 years since age 20, including at least four of the last five years immediately before the claim is made.

Income test: Monthly income must be less than EC\$37.50. Must not receive regular income from any other source or any pension from the National Insurance Scheme.

**Disability pension (social insurance):** Must be younger than the normal retirement age, be assessed with a disability, and have at least 150 weeks of paid contributions.

The disability pension is payable abroad (extra fees may apply).

**Disability grant (social insurance):** Must be younger than the normal retirement age, be assessed with a disability, and have at least 50 weeks but less than 150 weeks of paid contributions.

The disability grant is payable abroad (extra fees may apply).

**Survivor pension (social insurance):** The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to or lived with the deceased for at least three years, dependent orphans younger than age 18 (age 21 if a student, no age limit if disabled), and dependent parents aged 60 or older.

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

The survivor pension is payable abroad (extra fees may apply).

**Survivor grant (social insurance):** The deceased did not meet the contribution requirements for a social insurance old-age or disability pension but had at least 50 weeks of paid contributions.

Eligible survivors include a widow(er) who was married to or lived with the deceased for at least three years, dependent orphans younger than age 18 (age 21 if a full-time student, no age limit if disabled), and dependent parents aged 60 or older.

The survivor grant is payable abroad (extra fees may apply).

**Funeral grant (social insurance):** The insured had at least 26 weeks of paid contributions. Paid when the insured, the insured's spouse, or the insured's dependent child younger than age 18 (age 21 if a full-time student, no age limit if disabled) dies.

**Funeral grant (social assistance):** Paid when a noncontributory old-age pensioner, the pensioner's spouse, or the pensioner's dependent child younger than age 18 (age 21 if a full-time student, no age limit if disabled) dies.

### Old-Age Benefits

**Old-age pension (social insurance):** 30% of the insured's average annual earnings plus 0.5% of average annual earnings for every 25 weeks of contributions exceeding 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) is paid.

Average annual earnings are based on the insured's covered earnings in the best five years of the entire working career before the year in which the insured reached the normal retirement age. The annual amount is then divided by 52 to determine the weekly pension.

The minimum weekly old-age pension is EC\$70.

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

**Partial pension:** The pension is proportionally reduced for each week of contributions less than the weeks required for a full pension.

**Early pension:** The pension is reduced by 6% for each year (0.5% for each month) it is claimed before the normal retirement age.

**Schedule of payments:** The National Insurance Board determines the schedule of payment. (The pension is currently paid monthly.)

**Benefit adjustment:** Benefits may be adjusted based on inflation every three years, subject to an actuarial review.

**Old-age grant (social insurance):** A lump sum of six times the insured's average weekly earnings is paid for every 50 weeks of contributions.

Average weekly earnings are based on the insured's covered earnings in the last 50 weeks before reaching age 60.

**Noncontributory assistance age pension (social assistance, income tested):** EC\$75 is paid every two weeks.

**Elderly assistance pension (social assistance, income tested):** EC\$75 is paid every two weeks.

## **Permanent Disability Benefits**

**Disability pension (social insurance):** 30% of the insured's average annual earnings plus 0.5% of average annual earnings for every 25 weeks of paid or credited contributions exceeding 600 weeks (gradually rising by 50 weeks every three years until reaching 750 weeks by 2028) is paid.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

Average annual earnings are based on the insured's covered earnings in the best five years of the entire working career. The annual amount is then divided by 52 to determine the weekly pension.

The minimum weekly disability pension is EC\$70.

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

Schedule of payments: The National Insurance Board determines the schedule of payment. (The pension is currently paid monthly.)

Benefit adjustment: Benefits may be adjusted based on inflation every three years, subject to an actuarial review.

**Disability grant (social insurance):** A lump sum of six times the insured's average weekly earnings is paid for every 50 weeks of contributions.

Average weekly earnings are based on the insured's covered earnings in the last 50 weeks before the disability began.

## **Survivor Benefits**

### **Survivor pension (social insurance)**

*Spouse's pension:* 75% of the social insurance old-age or disability pension the deceased received or was entitled to receive at the time of death is paid to the widow(er).

The spouse's pension is paid for a year to a widow(er) younger than age 55 with no dependent children or to a disabled widow(er) younger than age 55.

The minimum weekly spouse's pension is EC\$52.50.

There is no maximum spouse's pension.

*Orphan's pension:* 25% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 50% to a full orphan.

The minimum weekly orphan's pension is EC\$17.50 (EC\$35.00 for full orphans).

There is no maximum orphan's pension.

*Dependent parent's pension:* If there are no other eligible survivors, 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each eligible dependent parent.

The minimum weekly dependent parent's pension is EC\$35.00.

There is no maximum dependent parent's pension.

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

Schedule of payments: The National Insurance Board determines the schedule of payment. (The pension is currently paid monthly.)

Benefit adjustment: Benefits may be adjusted based on inflation every three years, subject to recommendations from an actuarial review.

**Survivor grant (social insurance):** A lump sum of 75% of the old-age or disability grant the deceased received or was entitled to receive is paid to a widow(er); 25% to an orphan (50% to a full orphan); if there are no other eligible survivors, 50% is paid to each eligible dependent parent.

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

**Funeral grant (social insurance):** A lump sum of EC\$4,525 is paid to the person who pays for all or part of the insured's funeral; EC\$2,262.50 is paid for the funeral of the insured's spouse; and up to EC\$2,262.50 is paid for the funeral of the insured's child, depending on the child's age.

Benefit adjustment: Benefits may be adjusted based on inflation every three years, subject to recommendations from an actuarial review.

**Funeral grant (social assistance):** A lump sum of EC\$2,262.50 is paid to the person who pays for all or part of the a noncontributory old-age pensioner's funeral; EC\$1,131.25 is paid for the funeral of the insured's spouse; and up to EC\$1,131.25 is paid for the funeral of the insured's child, depending on the child's age.

Benefit adjustment: Benefits may be adjusted based on inflation every three years, subject to recommendations from an actuarial review.

## **Administrative Organization**

National Insurance Services (<https://www.nissvg.org/>) collects contributions and administers the programs.

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## **Sickness and Maternity**

### **Regulatory Framework**

**First and current laws:** 1986 (social insurance), implemented in 1987, and 1995 (hospital fees).

**Type of program:** Universal (medical benefits) and social insurance (cash benefits) system.

## Coverage

**Universal (medical benefits):** Residents of Saint Vincent and the Grenadines.

**Social insurance (cash benefits):** Employed and self-employed persons.

Voluntary coverage is not available.

Special systems for certain categories of civil servants.

## Source of Funds

### Insured person

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

### Self-employed person

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

### Employer

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

### Government

*Universal (medical benefits):* The total cost.

*Social insurance (cash benefits):* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefit (social insurance):** Must be younger than the normal retirement age; have at least 26 weeks of paid contributions, including at least eight weeks of paid or credited contributions in the 13 weeks immediately before the incapacity began; and be currently employed.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

**Cash maternity benefit (social insurance):** Must have at least 30 weeks of paid or credited contributions, including at least 20 weeks in the 30 weeks immediately preceding the week that is six weeks before the expected date of childbirth or the week in which the claim is made, whichever is later.

Contributions are credited for each complete contributory week the insured received sickness, maternity, or work injury benefits.

**Maternity grant (social insurance):** The insured woman, the insured husband, or partner of an uninsured woman

must have at least 20 weeks of paid contributions in the 30 weeks immediately before the week of childbirth.

**Medical benefits (universal):** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 65% of the insured's average weekly covered earnings in the 13 weeks before the incapacity began is paid for up to 26 weeks after a three-day waiting period. No benefits are paid if the insured person is receiving a full salary from his or her employer.

There is no minimum or maximum sickness benefit.

**Maternity benefit (social insurance):** 65% of the insured's average weekly covered earnings in the last 30 weeks of employment is paid for 13 weeks, from up to six weeks before the expected date of childbirth.

There is no minimum or maximum maternity benefit.

**Maternity grant (social insurance):** A lump sum of EC\$660 is paid.

## Workers' Medical Benefits

**Medical benefits (universal):** Public hospitals, clinics, and health care facilities provide health care services. Benefits include maternity care, reproductive and pediatric services, dental care, chronic disease screening, HIV/AIDS prevention and treatment, mental health services, surgery, hospitalization, X-rays and imaging, orthopedic services, nephrology, ophthalmology, physical therapy, and medicine.

Cost sharing: Primary care is provided free of charge. Fees may be required for certain secondary and tertiary health care services.

## Dependents' Medical Benefits

**Medical benefits (universal):** Benefits for dependents are the same as those for workers.

## Administrative Organization

National Insurance Services (<https://www.nissvg.org/>) collects contributions and administers the cash benefits.

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

## Work Injury

### Regulatory Framework

**First law:** 1939.

**Current law:** 1997 (work injury).

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

### Coverage

Employed persons.

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 currently employed and assessed with a work injury or occupational disease. There is no minimum qualifying period.

### Temporary Disability Benefits

70% of average weekly earnings is paid after a three-day waiting period for up to 26 weeks.

Average weekly earnings are based on the insured's weekly covered earnings in the last 13 weeks of employment before the disability began (or the total number of weeks of employment before the disability began if less than 13 weeks).

### Permanent Disability Benefits

**Permanent disability pension:** For an assessed degree of disability greater than 30%, 70% of the insured's average weekly earnings multiplied by the assessed degree of disability is paid. The insured must have exhausted entitlement to the temporary disability benefit.

Average weekly earnings are based on the insured's weekly covered earnings in the last 13 weeks of employment before the disability began (or the total number of weeks of employment before the disability began if less than 13 weeks).

The minimum weekly permanent disability pension is EC\$70.00.

Constant-attendance allowance: 50% of the permanent disability pension is paid for up to 260 weeks if the insured requires the constant attendance of others to perform daily functions.

**Permanent disability settlement:** For an assessed degree of disability of 1% to 30%, a lump sum of 365 times the insured's average weekly earnings multiplied by the assessed degree of disability is paid. The insured must have exhausted entitlement to a temporary disability benefit.

Average weekly earnings are based on the insured's weekly covered earnings in the last 13 weeks of employment

before the disability began (or the total number of weeks of employment before the disability began if less than 13 weeks).

### Workers' Medical Benefits

Benefits include medical, surgical, and dental treatment; hospitalization; skilled nursing services; medicine; prosthetics; and transportation costs.

### Survivor Benefits

#### Survivor pension

**Spouse's pension:** 50% of the permanent disability pension the deceased received or was entitled to receive at the time of death is paid.

Eligible survivors include a dependent widow(er) of any age who was married to or lived with the deceased or a cohabiting partner named by the deceased.

The spouse's pension ceases upon (re)marriage or cohabitation.

Remarriage settlement: A lump sum of 52 weeks of the spouse's pension is paid to a widow(er) or registered partner upon remarriage or cohabitation.

**Orphan's pension:** 16.6% of the permanent disability pension the deceased received or was entitled to receive is paid to each dependent orphan younger than age 18 (age 21 if a full-time student, no limit if disabled); 33.33% if a full orphan or disabled.

**Other eligible survivors' pension:** If there is no eligible widow(er), partner, or orphan, up to 50% of the permanent disability pension the deceased received or was entitled to receive is paid to each eligible dependent.

Eligible survivors include other persons who were partially or totally dependent on the deceased, as determined by the National Insurance Board.

**Funeral grant:** A lump sum of EC\$4,525 is paid to the person who pays for all or part of the insured's funeral. A reduced grant is paid for the funeral of a spouse or child.

### Administrative Organization

National Insurance Services (<https://www.nissvg.org/>) collects contributions and administers the program.

### Unemployment

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#### Regulatory Framework

The Protection of Employment Act (2003) requires employers to provide severance pay to employees with at least two years of continuous employment with the same employer in cases of redundancy, illnesses that last for at least six months and are likely to be permanent, unfair dismissals, and constructive dismissals (or discharge). Employees who are dismissed for disciplinary action may be entitled

to severance pay if they have at least five years of service. The payment amount is two weeks of the employee's pay for each year of continuous service from two to 10 years, plus three weeks of pay for each year of service from 11 to 25 years, plus four weeks of pay for each year of service exceeding 25 years.

Employees who have a right to a pension or gratuity payment upon termination are not entitled to severance pay but may request a top-up payment if the pension or gratuity is less than the severance pay the employee would have been entitled to receive.

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## ***Family Allowances***

### ***Regulatory Framework***

No known statutory benefits are provided.

The Family Services Division of the Ministry of National Mobilization, Social Development, Family, Gender Affairs, Persons with Disabilities and Youth (<http://www.mobilization.gov.vc/mobilization/>) administers additional social assistance cash benefits for needy persons, including needy elderly persons, persons with disabilities, and orphans.