

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), 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: Aged 60 or older and blind with annual income from all sources of less than EC\$5,000.

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\$1,200.

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\$1,200.

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: None.

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 less than 500 weeks of contributions but at least 26 weeks of paid contributions starting before 1975 or at least 52 weeks of contributions starting after 1974.

Old-age benefits are payable abroad.

Old-age assistance: Age 85; age 60 if blind or disabled.

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.

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.

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 aged 50 or older who was married to the deceased for at least three years, a disabled widow regardless of age, 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 the old-age grant or the disability grant at the time of death.

Eligible survivors include a widow aged 50 or older who was married to the deceased for at least three years, a

disabled widow regardless of age, 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).

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\$4,500 (rising to EC\$6,500 in 2014).

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\$2,250.

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, subject to economic conditions.

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 is paid, up to 50% of the maximum monthly earnings used to calculate benefits.

The maximum monthly earnings used to calculate benefits are EC\$4,500 (rising to EC\$6,500 in 2014).

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\$2,250.

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, subject to economic conditions.

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was entitled to receive is paid to an eligible widow(er) for life. A limited pension is paid for a year to widows who do not qualify for a pension for life. 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 eligible 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 settlement or disability settlement the deceased received or was eligible to receive.

Benefit adjustment: Benefits are adjusted according to actuarial reviews, subject to economic conditions.

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 (<http://www.socialsecurity.gov.ag>) 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.

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 earnings less than EC\$100 a week or EC\$400 a month.

Government: None.

Qualifying Conditions

Cash sickness benefits: At least 26 weeks of contributions with 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: 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: At least 26 weeks of paid contributions in any calendar year or in any 12-month period, be younger than age 16, or 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 for up to 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 from at least 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.

Workers' Medical Benefits

Public health facilities provide medical services under the Medical Benefits Scheme. Benefits include all treatment related to asthma, cancer, cardiovascular diseases, certified mental illness, 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 (<http://www.socialsecurity.gov.ag>) 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.