

## Saint Lucia

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:** 2000 (national insurance corporation) and 2003 (national insurance).

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

#### Coverage

Employed persons, self-employed persons, and apprentices.

Voluntary coverage is available for old-age benefits.

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

#### Source of Funds

**Insured person:** 5% of monthly covered earnings.

There are no minimum earnings used to calculate contributions.

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

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

**Self-employed person:** Contributions vary according to 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 64 (gradually rising to age 65 by 2015) with at least 180 months of contributions. Employment must cease.

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

The pension may be deferred until age 65.

**Old-age grant:** Age 64 (gradually rising to age 65 by 2015) with less than 180 months of contributions.

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

**Disability pension:** Younger than the normal pensionable age and has at least 60 months of contributions, including at least 36 consecutive months before the disability began, or at least 180 months of contributions. The insured must be assessed with a permanent incapacity for work of at least 30% that is not the result of a work injury and must not receive a cash sickness benefit.

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

**Disability grant:** Assessed with a permanent incapacity for work of less than 30% that is not the result of a work injury, is not receiving a cash sickness benefit, and does 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; 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.

If the spouse, parent, or grandparent is of pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a 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 on 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 met the contribution requirements for an old-age or disability pension, had at least six months of contributions in the 12 months before death, or had paid contributions in the amount of the benefit (up to EC\$1,750). 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 plus 0.1% of average covered earnings for each month of contributions exceeding 180 months is paid.

For annual earnings up to EC\$36,000, average covered earnings are based on the insured's earnings in the best five years. For annual earnings above EC\$36,000, average covered earnings are the maximum annual earnings used to calculate benefits.

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

The minimum monthly pension is EC\$300.

The maximum monthly pension is 60% of average covered earnings.

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

**Old-age grant:** A lump sum is paid of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

### **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.

The minimum monthly pension is EC\$300.

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

**Disability grant:** A lump sum is paid of 100% of the balance of the provident fund plus accrued interest and 0.67% of yearly average covered earnings for each month of contributions after March 1979.

### **Survivor Benefits**

**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); 50% if there are other dependent survivors.

**Orphan's pension:** 50% of the old-age or disability pension the deceased received or was entitled to receive (50%

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

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.

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

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

**Funeral grant:** The cost of the funeral is paid, up to EC\$1,750 for an insured person, EC\$1,500 for a spouse, and EC\$150 to EC\$1,500 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.stlucianis.org>), under the supervision of the National Insurance Board, administers the program.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1978 (national insurance).

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

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

#### **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 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. The incapacity must not be the result of a work injury.

**Cash maternity benefits:** Must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth.

**Maternity grant:** Must have at least seven months of contributions in the 10 months immediately before the expected month of childbirth. The grant may be paid to the mother or an insured cohabitating partner who has lived with the mother for a continuous period of at least five years.

### **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.stlucianis.org>), under the supervision of the National Insurance Board, administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1964 (employer liability).

**Current law:** 2000 (national insurance corporation) and 2003 (national insurance).

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

### **Coverage**

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:** 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**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

65% of the insured's average covered earnings in the month of the injury 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.

The minimum permanent disability pension for a total disability of at least 30% is 65% of covered earnings in the month the accident occurred or occupational disease began.

For an assessed degree of disability less than 30%, a lump sum of 60 months of the permanent disability pension the deceased was entitled to receive is paid.

An appointed medical board assesses the disability every six months.

Pensions are 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.

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## **Survivor Benefits**

**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) of pensionable age or with an incapacity for work, including a common-law spouse; 50% if there are other dependent survivors.

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

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 is of pensionable age, the benefit is paid for life. If the spouse is younger than the pensionable age, a 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 on remarriage or cohabitation.

All survivor benefits combined must not exceed 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\$1,750.

## **Administrative Organization**

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

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