

## Grenada

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1969 (provident fund).

**Current law:** 1983 (social insurance), with 1988 amendments.

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

#### Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

#### Source of Funds

**Insured person:** 4% of covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

**Self-employed person:** 9% of monthly covered earnings.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

**Employer:** 5% of covered payroll.

There are no minimum earnings for contribution calculation purposes.

The maximum monthly earnings for contribution calculation purposes are EC\$3,000.

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

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 500 weeks of coverage, including at least 150 weeks of paid contributions.

Partial pension: Age 60 with at least 260 weeks of coverage, including at least 150 weeks of paid contributions.

**Old-age grant:** Age 60 with at least 50 weeks of paid or credited contributions, but does not meet the qualifying conditions for the old-age pension.

Old-age benefits are payable abroad.

**Disability pension:** Younger than age 60 with at least 150 weeks of paid contributions and an assessed degree of disability of at least 30%.

The degree of disability is assessed once by a doctor.

**Disability grant:** Younger than age 60 with an assessed degree of disability of less than 30%. There are no qualifying conditions for contributions.

The degree of disability is assessed once by a doctor.

Disability benefits are payable abroad.

**Survivor pension:** The deceased received or was entitled to receive a pension at the time of death.

**Survivor grant:** The deceased was entitled to receive an old-age grant or disability grant at the time of death.

Eligible survivors are a widow(er) aged 50 or older who was married to the deceased for at least 3 years, children younger than age 16 (age 18 if a full-time student), and dependent parents.

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

Survivor benefits are payable abroad.

**Funeral grant:** The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children younger than age 16 (age 18 if a full-time student). The grant is paid to the person who paid for the funeral.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of average weekly earnings plus 1% of earnings for each 50-week period of contributions exceeding 500 weeks.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is EC\$325.50.

Partial pension: The pension is 16% of average weekly earnings plus 1% of average weekly earnings for each 25-week period of contributions exceeding 150 weeks up to 499 weeks.

Average weekly earnings are based on average annual earnings in the best 5 years divided by 52.

**Old-age grant:** A lump sum of five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

## Permanent Disability Benefits

**Disability pension:** The pension is 30% of average weekly earnings plus 1% of average weekly earnings for each 50-week period of contributions exceeding 500 weeks.

Average weekly earnings are based on average annual earnings in the best 5 years divided by 52.

The minimum weekly pension is EC\$46.40.

The maximum weekly pension is 60% of average earnings.

**Disability grant:** A lump sum of five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of weekly earnings for the relevant period divided by the number of weeks.

Benefit adjustment: Benefits are reviewed periodically.

## Survivor Benefits

**Survivor pension:** The widow(er) receives 75% of the deceased's pension. A limited pension is paid for a year to a widow(er) who is younger than age 50.

If the surviving spouse is eligible for an old-age pension and a survivor pension, the total amount received is calculated based on 100% of the old-age pension plus 50% of the survivor pension.

**Orphan's pension:** 25% of the deceased's pension is paid for each eligible child; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.70 if disabled or a full orphan.

**Parent's pension:** Up to 25% of the deceased's pension is paid for a dependent parent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

**Survivor grant:** A lump sum of five times average weekly covered earnings is paid for each 50-week period of contributions.

Average weekly covered earnings are based on the sum of the weekly earnings for the relevant period divided by the number of weeks.

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

## Administrative Organization

Ministry of Health, Social Security, the Environment, and Ecclesiastical Relations provides general supervision.

National Insurance Board (<http://www.nisgrenada.org>) administers the program.

## Sickness and Maternity

### Regulatory Framework

**First and current laws:** 1980 (maternity leave); and 1983 (social insurance), with 1988 amendments.

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

### Coverage

All private- and public-sector employees and self-employed persons aged 16 to 59.

### Source of Funds

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

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

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

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

### Qualifying Conditions

**Cash sickness benefits:** The insured must have been employed on the day before the incapacity began and have at least 13 weeks of contributions, including at least 8 of the 13 weeks before the incapacity began.

**Cash maternity benefits:** The insured must have at least 30 weeks of contributions, including at least 20 weeks in the 30-week period ending 6 weeks before the expected date of childbirth.

**Maternity leave:** Provided by employers to insured employees.

**Maternity grant:** The grant is paid to the uninsured wife of an insured man.

**Funeral grant:** The grant is paid for the funeral of the insured, the insured's spouse, and the insured's children.

### Sickness and Maternity Benefits

**Sickness benefit:** The benefit is 65% of average weekly covered earnings in the 13 weeks before the incapacity began. The benefit is paid from the first day of incapacity for up to 26 weeks; for up to 52 weeks with at least 75 weeks of paid or credited contributions in the last 3 years.

**Maternity benefit:** The benefit is 65% of average weekly covered earnings in the 30 weeks before the start of the

claim. The benefit is paid for up to 12 weeks, beginning 6 weeks before the expected date of childbirth and up to 6 weeks after.

The minimum maternity benefit is EC\$522.

**Maternity leave:** The employer provides an additional 40% of average covered earnings for 2 months of the 3-month maternity leave period.

**Maternity grant:** The minimum grant is EC\$522.

**Funeral grant:** A lump sum is paid to the person who meets the cost of the funeral. EC\$2,320 is paid for the insured's funeral; EC\$1,740 for the funeral of the insured's spouse; and EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

### **Workers' Medical Benefits**

No statutory benefits are provided.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

### **Administrative Organization**

Ministry of Health, Social Security, the Environment, and Ecclesiastical Relations provides general supervision.

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### **Work Injury**

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#### **Regulatory Framework**

**First and current laws:** 1982 (workmen's compensation), with 1982 amendment; and 1983 (social insurance), with 1998 amendment.

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

#### **Coverage**

All private- and public-sector employees are covered.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 1% of the total 5% of covered payroll paid under Old Age, Disability, and Survivors, above.

**Government:** None; contributes as an employer.

#### **Qualifying Conditions**

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

#### **Temporary Disability Benefits**

The benefit is 70% of average weekly covered earnings in the last 13 weeks. The benefit is paid from the day of the accident or certified onset of the occupational disease until recovery, up to 26 weeks.

The degree of disability is assessed once by a doctor.

Benefit adjustment: Benefits are reviewed periodically.

#### **Permanent Disability Benefits**

**Permanent disability benefit:** If the insured is assessed with a total (100%) disability, the benefit is 70% of average weekly covered earnings in the last 13 weeks. For an assessed degree of disability of less than 100%, the benefit is proportionately reduced. The degree of assessed disability must be greater than 1%.

A lump sum is paid if the assessed degree of disability is greater than 1% but less than 30%.

There is no maximum period for which the benefit is paid.

**Constant-attendance allowance:** 50% of the permanent disability benefit is paid if the insured is assessed with a total (100%) disability and requires the constant attendance of others to perform daily functions.

The degree of disability is assessed once by a doctor.

Benefit adjustment: Benefits are reviewed periodically.

#### **Workers' Medical Benefits**

Benefits include medical, surgical, dental, and hospital treatment; skilled nursing services; medicine; prostheses; overseas treatment; and the cost of transportation for medical services.

#### **Survivor Benefits**

**Survivor pension:** 75% of the deceased's pension is paid to a widow(er) for life.

The pension ceases on remarriage.

**Orphan's pension:** Each child younger than age 16 (age 18 if a full-time student) receives 25% of the deceased's pension; 50% each if disabled or a full orphan.

The minimum weekly orphan's pension is EC\$9.90; EC\$19.70 if disabled or a full orphan.

**Other dependent's pension:** 50% of the deceased's pension is paid if the survivor was totally dependent on the insured; 25% if partially dependent. The pension is paid for up to 52 weeks from the insured's date of death.

The minimum weekly dependent's pension is EC\$9.90; EC\$19.70 for a disabled child or a full orphan.

All survivor benefits combined must not exceed 100% of the deceased's pension.

**Funeral grant:** A lump sum is paid to the person who pays for the funeral. EC\$2,320 is paid for the insured's funeral;

EC\$1,740 for the funeral of the insured's spouse; and  
EC\$870 for the funeral of the insured's child.

Benefit adjustment: Benefits are reviewed periodically.

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