

Jersey

Exchange rate: US\$1.00 = 0.68 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1974 (social security), implemented in 1975; 2001 (old-age and survivor benefits); 2004 (incapacity); 2005 (social security); 2007 (income support), implemented in 2008; and 2012 (long-term care and home carer's allowance).

Type of program: Social insurance and social assistance system.

Coverage

Old-age and survivor benefits: Employed persons, self-employed persons, and certain nonemployed persons.

Disability and long-term care benefits: Residents of Jersey.

Source of Funds

Insured person: 6% of covered earnings. Nonemployed persons contribute 12.5% of covered income from £864 a month to £4,094 a month plus 2% of covered income from £4,094 a month to £13,542 a month, up to £700.71 a month.

The minimum earnings used to calculate contributions are £864 a month.

The maximum earnings used to calculate contributions are £4,094 a month.

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

Self-employed person: 12.5% of covered earnings from £864 a month to £4,094 a month plus 2% of covered earnings from £4,094 a month to £13,542 a month, up to £700.71 a month.

The minimum earnings used to calculate contributions are £864 a month.

The maximum earnings used to calculate contributions are £4,094 a month.

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

Employer: 6.5% of covered payroll from £864 a month to £4,094 a month plus 2% of covered payroll from £4,094 a month to £13,542 a month.

The minimum earnings used to calculate contributions are £864 a month.

The maximum earnings used to calculate contributions are 13,542 a month.

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

Government: The total cost of income support; finances the long-term care program through an earmarked tax on income.

Qualifying Conditions

Old-age pension: Age 65 (gradually rising by two months every 10 months from 2020 until reaching age 67 in 2031) or age 60 (women insured before 1975) with at least 45 years (gradually rising to 47 years from 2020 to 2031) of paid or credited contributions; 44 years for women insured before 1975. The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

Partial pension: Paid with at least 4.5 years of paid or credited contributions, including at least six months of paid contributions.

Credited contributions may be awarded for up to three years for full-time education; for periods of incapacity if the insured contributed for at least three months during the quarter preceding the quarter in which the incapacity began; to cover a period of unemployment following redundancy; for widowed persons; and for up to 10 years for parents who do not work while caring for children younger than age 5.

Early pension: A reduced pension is possible from age 63 (gradually rising to age 65 from 2020 to 2031).

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

Employment may continue.

The old-age pension is payable abroad.

The old-age pension may be combined with income support benefits (see Family Allowances).

Income support (income tested): See Family Allowances.

Short-term incapacity allowance: See Sickness and Maternity.

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: Must be assessed with a permanent incapacity for any work (including voluntary work) and have paid or credited contributions during at least 10% of the period from the date the insured first entered the system to the date the incapacity for work began, including at least six months of paid contributions. A reduced pension is paid

if the full contribution conditions are not met. The incapacity pension is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Long-term care benefit (universal): Aged 18 or older and a resident of Jersey for at least 10 years immediately before applying for care, or at least 10 continuous years at any time with at least one additional year immediately before applying. Paid once the standard care cost exceeds £53,060 (£79,590 for a couple).

Must have a permanent incapacity and require level 1 (moderate support required at least every three hours with certain physical activities and psychological needs), level 2 (high level of support required more frequently than every three hours), level 3 (very high level of support required hourly), or level 4 (extremely high level of support requiring specialist care or constant assistance) care assistance.

The care institution or provider must be registered and approved according to law.

Long-term care support (asset tested): Total assets must be less than £419,000.

Long-term care property loan (asset tested): Must own the family home and have total assets of more than £419,000.

Home carer's allowance (income tested): Paid to a caregiver younger than the normal retirement age, with at least six months of paid contributions, earning less than £149.54 a week, and providing at least 35 hours of care a week to a person assessed as requiring the highest level of personal care and who has been resident in Jersey for at least 12 months.

The home carer's allowance may be combined with income support benefits.

Survivor's allowance: The deceased received an old-age or incapacity pension at the time of death or had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor's allowance ceases on remarriage or cohabitation.

The survivor's allowance may be combined with income support benefits.

Survivor's pension: The deceased received an old-age or incapacity pension at the time of death or had at least six months of paid contributions, including paid or credited contributions during at least 10% of the period from age 18 to the month before death. The full survivor's pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death. The survivor's pension is paid after the survivor's allowance has been paid for one year and is replaced by the old-age pension at age 65.

Eligible survivors include a widow(er) or civil partner younger than age 65 at the time of the insured's death who was either born before January 1, 1958 or has a dependent child (up to age 25 if a student) living with them.

The survivor's pension ceases on remarriage or cohabitation.

The survivor's pension is payable abroad. Contributions paid abroad count toward the contribution requirement under reciprocal agreement.

The survivor's pension may be combined with income support benefits (see Family Allowances).

Death grant: The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Old-Age Benefits

Old-age pension: £199.99 a week is paid every four weeks.

Partial pension: The pension is reduced proportionately for less than 45 years of contributions.

The minimum pension is £19.99 a week.

Early pension: The pension is reduced by 0.58% a month for each month the insured claims the pension before the normal retirement age.

Dependent's supplement: £132.02 a week is paid (reduced proportionately if less than 45 years of contributions) every four weeks. If the insured receives an early pension, the supplement is reduced by 0.58% a month for each month the insured claims the pension before the normal retirement age. The supplement is paid to the insured until the dependent wife reaches age 65; subsequently, it is paid directly to the dependent wife.

Benefit adjustment: Pensions are adjusted annually in October according to changes in the earnings index and the retail price index for pensioners.

Income support (income tested): See Family Allowances.

Permanent Disability Benefits

Short-term incapacity allowance: See Sickness and Maternity.

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: £199.99 a week is paid every four weeks if the insured has 45 years of paid or credited contributions (contributions are credited for the years from the date the incapacity for work began up to the normal retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid up to the normal retirement age after the short-term incapacity allowance has been paid for one year.

The minimum pension is £19.99 a week.

Dependent's supplement: £132.02 a week is paid (reduced proportionately if less than 45 years of contributions).

Long-term care benefit (universal): The standard care cost exceeding £53,060 (£79,590 for a couple) is paid.

The standard weekly care cost for level 1 care assistance is £359.52, £548.80 for level 2, £793.31 for level 3, and £997.50 for level 4.

Cost sharing: The insured must pay the standard care cost up to £53,060 (£79,590 for a couple) plus a standard weekly copayment of £318.43.

There is no limit to duration.

Long-term care support (asset tested): The amount of support depends on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary according to level of care assistance) and the standard weekly copayment of £318.43.

Long-term care property loan (asset tested): The amount of the loan depends on income, family situation, and assessed level of care assistance.

Long-term care support may be used to cover the standard care cost (weekly rates vary according to level of care assistance) and the standard weekly copayment of £318.43.

Home carer's allowance (income tested): Up to £799.96 a week is paid depending on income.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Survivor Benefits

Survivor's allowance: £240.03 a week is paid every four weeks for the first 52 weeks after the insured's death (reduced proportionately if the deceased had less than 45 years of contributions).

Survivor's pension: £199.99 a week is paid every four weeks after entitlement to the spouse's allowance ceases (reduced proportionately if the deceased had less than 45 years of contributions).

Death grant: A lump sum of £799.96 is paid.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1951.

Current laws: 1967 (health insurance); 1974 (social security), implemented in 1975; 2004 (incapacity benefits), and 2007 (income support), implemented in 2008.

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash benefits: Employed persons, self-employed persons, and certain nonemployed persons.

Medical benefits: Residents of Jersey.

Source of Funds

Insured person

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

Medical benefits: 0.8% of covered earnings.

Self-employed person

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

Medical benefits: 2% of declared earnings.

Employer

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

Medical benefits: 1.2% of covered payroll.

The minimum earnings used to calculate contributions are £864 a month.

The maximum earnings used to calculate contributions are £4,094 a month.

Government

Cash benefits: None.

Medical benefits: The total cost of hospital care.

Qualifying Conditions

Short-term incapacity allowance: Must have at least three months of contributions, including paid contributions on earnings above £864 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £826 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

The short-term incapacity allowance may be combined with income support benefits.

Long-term incapacity allowance: Must be assessed with a degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £864 in the quarter before the quarter in which the claim is made. The allowance is paid up to age 65 after the short-term incapacity allowance has been paid for one year.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent spouse or a civil partner with a dependent child younger than age 5.

Employment may continue.

The allowance is payable abroad for 13 weeks with no reciprocal agreement; may be paid for a longer period under a reciprocal agreement.

The long-term incapacity allowance may be combined with income support benefits.

Cash maternity allowance: Must have at least 13 weeks of contributions, including paid contributions in the quarter one year before the expected date of childbirth. Can spend a maximum of 10 days at work after the second week following childbirth for the duration of the allowance. Must not be receiving the short- or long-term incapacity allowance, an incapacity pension, or survivor's benefits.

Dependent's supplement: Paid for a husband or partner who is claiming Home Responsibility Protection and is residing with the insured.

The allowance is payable abroad under reciprocal agreement.

Maternity (adoption) grant: At least one of the parents must have three months of paid contributions. The claim must be made between 13 weeks before the expected date of childbirth and six months after childbirth or three months after adoption.

Medical benefits: Must have at least six months of contributions or have resided in Jersey for at least six months.

Income support (income tested): See Family Allowances.

Sickness and Maternity Benefits

Short-term incapacity allowance: £199.99 a week is paid if the insured has three months of paid contributions; £133.33 with two months; and £66.66 with one month. The allowance is paid from day two through day 364.

Dependent's supplement: £132.02 a week is paid (reduced proportionately if less than three months of paid contributions).

After a year of entitlement to the short-term incapacity allowance, a long-term incapacity allowance or an incapacity pension (see Old Age, Disability, and Survivors) may be paid.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Long-term incapacity allowance: £199.99 a week is paid every four weeks after entitlement to the short-term incapacity allowance ceases.

Partial incapacity allowance: If the assessed degree of incapacity is from 16% to 99%, the allowance is reduced in proportion to the assessed degree of incapacity.

Dependent's supplement: £132.02 a week is paid.

Incapacity gratuity: A lump sum is paid if the assessed degree of incapacity is from 5% to 15%. The amount varies according to the insured's age.

Benefit adjustment: Benefits are adjusted annually according to changes in the earnings index.

Maternity allowance: £199.99 a week is paid for up to 18 weeks, starting from six to 11 weeks before the expected date of childbirth.

Dependent's supplement: £132.02 a week is paid.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Maternity (adoption) grant: A lump sum of £599.97 is paid for the birth (or adoption) of a child.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The government subsidizes £20.00 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social security and health insurance.

Department of Health and Social Services (<http://www.gov.je/health>) administers hospital treatment.

Work Injury

Regulatory Framework

First law: 1930.

Current laws: 1974 (social security), implemented in 1975; 2004 (incapacity benefits); and 2007 (income support), implemented in 2008.

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

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

Short-term incapacity allowance: See Sickness and Maternity.

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: Must be assessed as permanently incapable of any work (including voluntary work) and have paid or credited contributions during at least 10% of the period from the date the insured first entered the system to the date the incapacity began, including at least six months of paid contributions.

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Dependent's supplement: Paid for a dependent wife younger than age 65, married to the insured before April 2001, and who does not receive any other contributory social security benefits.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Survivor's allowance: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor's allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Eligible survivors include a widow(er) or civil partner. The widow(er), civil partner, or the insured must have been younger than age 65 at the time of death.

The survivor's allowance may be combined with income support benefits.

Survivor's pension: The deceased had paid or credited contributions during at least 10% of the period from age 18 to the month before death, including at least six months of paid contributions. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Eligible survivors include a widow(er) or civil partner younger than 65 at the time of the insured's death who was either born on or before December 31, 1957, or has a dependent child (up to age 25 if a student) living with him.

The survivor's pension is payable abroad.

The survivor's pension may be combined with income support benefits.

Death grant: The deceased resided in Jersey within six months prior to death or resided abroad and received a Jersey social security benefit. The deceased must have at least one year of contributions or less than one year of contributions with a contribution paid in the month the death occurred.

Income support (income tested): See Family Allowances.

Temporary Disability Benefits

Short-term incapacity allowance: See Sickness and Maternity.

Income support (income tested): See Family Allowances.

Permanent Disability Benefits

Long-term incapacity allowance: See Sickness and Maternity.

Incapacity pension: £199.99 a week is paid every four weeks if the insured has 45 years of paid or credited work are credited for the years from the date the incapacity for work began up to the normal retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid after receiving the short-term incapacity allowance for one year and until the normal retirement age.

The minimum pension is £19.99 a week.

Dependent's supplement: £132.02 a week is paid (reduced proportionately if less than 45 years of contributions).

A medical board consisting of at least one doctor assesses the degree of incapacity for work, and may do periodic follow-up assessments.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Income support (income tested): See Family Benefits.

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The government subsidizes £20.00 of each general practitioner visit and £10.35 for blood tests. (The total cost of the visit varies among practices.)

Pharmaceuticals prescribed by general practitioners are free.

Survivor Benefits

Survivor's allowance: £240.03 a week is paid for the first 52 weeks after the insured's death. The allowance is reduced proportionately if the deceased had less than 45 years of contributions.

The survivor's allowance ceases on remarriage or cohabitation.

Survivor's pension: £199.99 a week is paid after entitlement to the survivor's allowance ceases. The pension is reduced proportionately if the deceased had less than 45 years of contributions.

The pension ceases on remarriage or cohabitation; otherwise, paid until the normal retirement age when it is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Death grant: A lump sum of £799.96 is paid.

Benefit adjustment: Benefits are adjusted annually in October according to changes in the earnings index.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

Department of Health and Social Services (<http://www.gov.je/health>) administers hospital care.

Unemployment

Regulatory Framework

First law: 1930.

Current law: 2007 (income support), implemented in 2008; and 2012 (insolvency benefit).

Type of program: Social assistance system.

Coverage

Residents of Jersey.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost is financed through local taxes and general revenue.

Qualifying Conditions

Insolvency benefit: Employed mainly in Jersey and employment ceased on or after December 1, 2012 due to the insolvency of the employer. The employer must have been liable for paying contributions for the employee in at least one month in the quarter before becoming insolvent.

Income support (income tested): See Family Allowances.

Unemployment Benefits

Insolvency benefit: Up to £10,000 is paid to an employee for unpaid wages, holiday pay, statutory redundancy pay and/or pay in lieu of notice.

Income support (income tested): See Family Allowances.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers social insurance benefits.

Back to Work at the Social Security Department provides advice and support to help job seekers find suitable employment.

Family Allowances

Regulatory Framework

First and current laws: 1972 (family allowances), implemented in 2005; 2007 (income support), implemented in 2008; and 2014 (child personal care benefit).

Type of program: Social assistance system.

Coverage

Income support (income tested): Residents of Jersey.

Child personal care benefit: Residents of Jersey with one or more children.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Income support (income tested): A resident of Jersey for at least five consecutive years immediately before making the claim or 10 consecutive years at any time and with limited means. All adult household members younger than age 65 and not caring for a child younger than age 4 must be employed full time, actively seeking employment, or exempt from full-time employment.

The benefit has several components:

Adults and children component: Paid to help with personal costs for an adult, single parent, or dependent child.

Accommodation component: Paid to help with the cost of renting private accommodation or with the cost of building insurance for homeowners. Persons younger than age 25 must have a dependent child living with them, or have a good reason why the child cannot live in the family home.

Medical and disability component: Paid to assist with care, mobility, and additional medical costs for persons assessed with an illness or disability that has lasted or is expected to last at least six months.

Childcare component: Paid to assist with childcare costs for a parent who is working, studying, or assessed with an illness or disability that restricts his or her ability to care for a child.

Child personal care benefit: At least one child younger than age 16 in the household must have a physical, sensory, emotional, and/or cognitive condition that is expected to last at least six months and requires the near constant care of a parent. At least one parent must have at least five years of residency in Jersey.

Family Allowance Benefits

Income support (income tested): The amount paid includes the total household benefit (including all relevant components) minus total household income.

The benefit has several components:

Adults and children component: £97.12 a week is paid for an adult or single parent, £63.98 a week for a dependent child, and £51.31 for a household.

Accommodation component: Up to £387.87 a week is paid for private rental; up to £12.11 a week for homeowners.

Medical and disability component: Up to £145.24 a week is paid for personal care costs; up to £45.92 a week for mobility expenses; £46.97 a week to a caregiver; and up to £6.30 a week for medical costs.

Childcare component: £6.48 an hour is paid for children under age 3; £5.06 an hour for children aged 3 to 11.

Special lump-sum amounts may be paid for major expenditures and emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

Child personal care benefit: £145.24 a week is paid for a child assessed with a severe illness or disability that requires the constant attendance of an adult to perform daily functions (personal care level 3); £101.15 a week is paid for children assessed with a significant illness or disability requiring attendance of an adult to perform a wide range of family functions (personal care level 2).

The benefit is paid until the child reaches age 16 or until improvement or recovery.

The child personal care benefit can be combined with the income support benefit and the home carer's allowance.

Administrative Organization

Social Security Department (<http://www.gov.je/socialsecurity>) administers the program.