

## Saint Kitts and Nevis

Exchange rate: U.S.\$1.00 equals  
2.70 East Caribbean dollars (E.C.\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968 (provident fund).

**Current laws:** 1977 (social security), implemented in 1978 with 1996 and 2002 amendments; and 1998 (social development assistance).

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

#### Coverage

**Social insurance:** Employed and self-employed persons, including public-sector employees and apprentices, aged 16 to 62.

Voluntary coverage for those who cease to be compulsorily covered and who have at least 2 years of contributions.

Exclusions: Unpaid family labor.

**Social assistance:** Resident elderly or disabled persons.

#### Source of Funds

##### Social insurance

**Insured person:** 5% of wages; the self-employed contribute 10% of earnings according to earnings categories ranging from E.C.\$200 to E.C.\$1,350 a week.

**Employer:** 5% of payroll.

**Government:** None, except as an employer.

The maximum monthly earnings for contribution and benefit purposes are E.C.\$6,500.

All of the above contributions also finance cash benefits for sickness and maternity.

##### Social assistance

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension:** Age 62 with a total of 500 weeks of paid or credited contributions, including 150 weeks of paid contributions.

**Old-age grant:** Age 62 and does not qualify for an old-age pension.

**Old-age social assistance (means-tested):** Aged 62 or older, not in gainful employment, and in need of financial assistance.

**Disability pension:** Less than age 62 with 150 weeks of paid contributions.

**Disability social assistance (means-tested):** Less than age 62 and assessed as disabled.

**Survivor pension:** 150 weeks of paid contributions.

**Survivor grant:** The insured person did not qualify for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of the average annual wage (best 3 out of the last 15 contribution years), plus 2% for every 50-week period of paid or credited contributions over 500, up to a maximum of 750 contributions, and 1% for every 50 contributions in excess of 750. The weekly pension is determined by dividing this sum by 52.

The minimum pension is E.C.\$250 a month.

The maximum pension is 60% of wages or E.C.\$3,900 a month, whichever is less.

**Old-age grant:** Six times the average weekly wage for every 50 paid or credited contributions, up to a maximum of 499 contributions.

Insured persons are entitled to a refund of contributions if they have made less than 50.

**Old-age social assistance (means-tested):** E.C.\$100 every 2 weeks.

#### Permanent Disability Benefits

**Disability pension:** 30% of the average annual wage (best 3 out of the last 15 contribution years), plus 2% for every 50-week period of paid or credited contributions over 500, up to a maximum of 750 contributions, and 1% for every 50 contributions in excess of 750. The weekly pension is determined by dividing this sum by 52.

The pension is payable for as long as the disability continues after the exhaustion of 26 weeks of sickness benefit, or once the disability condition has lasted for at least 26 weeks.

The minimum pension is E.C.\$250 a month.

The maximum pension is 60% of wages or E.C.\$3,900 a month, whichever is less.

**Disability social assistance (means-tested):** E.C.\$100 every 2 weeks.

#### Survivor Benefits

**Survivor pension:** For a widow(er) aged 45 or older who was married to the insured person for at least 3 years; 50% of the insured's pension or 30% of the insured's average earnings in the 3 best years of contributions, whichever is higher. The pension is payable for life or until remarriage.

A limited pension is payable for 1 year if the widow(er) is under age 45 or was married to the insured person for less than 3 years.

**Orphan's pension:** Up to 1/6 of the insured's pension if unmarried, under age 16 (age 18 and in full-time education) and previously living with or supported by the deceased insured parent. If the orphan is disabled, the pension is 1/3 of the family maximum (no age limit).

The minimum survivor pension is E.C.\$720 a year.

The family maximum survivor pension is 100% of insured's pension.

**Survivor grant:** Six times the average weekly wage for every 50-week period of paid or credited contributions.

The contributions are refunded if less than 50 were made.

**Funeral grant:** E.C.\$2,500 for the insured person or his or her spouse. Up to E.C.\$1,600 for a dependent child, with the maximum payable for a child aged 10 or older or aged 16 to 25 and a full-time student. The payment is made to the person who pays for the funeral.

### **Administrative Organization**

**Social insurance:** Deputy Prime Minister and Minister of International Trade, Labor, Social Security, CARICOM Affairs, and Telecommunications and Technology provide general supervision.

Social Security Board administers the program.

**Social assistance:** Social Development Assistance Board administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1977, implemented in 1996, with amendments.

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

#### **Coverage**

Employed and self-employed persons aged 16 to 62.

#### **Source of Funds**

**Insured 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:** None, except as an employer.

### **Qualifying Conditions**

**Cash sickness benefits:** Under age 62 and employed the day before the onset of illness with 26 weeks of paid contributions, including 8 in the 13 weeks prior to the onset of illness.

**Cash maternity benefit:** 39 weeks of contributions, including 20 weeks immediately preceding eligibility.

**Maternity grant:** Paid to an insured person or the wife of an insured person, with a minimum of 39 weeks of contributions including 20 weeks of contributions in the 39 weeks before the expected date of childbirth.

**Funeral grant:** A minimum of 26 weeks of contributions.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 65% of the average weekly wage divided by 6 (daily rate) is payable from the first day if the illness lasts for 4 or more days. The benefit is payable for up to 26 weeks.

**Maternity benefit:** 65% of the average weekly wage divided by 6 (daily rate) is payable for 13 weeks, beginning up to 6 weeks before the expected date of childbirth.

**Maternity grant:** E.C.\$450 for every childbirth.

**Funeral grant:** E.C.\$2,500.

### **Workers' Medical Benefits**

No statutory benefits are provided.

Medical care is available at public hospitals and health centers.

### **Dependents' Medical Benefits**

No statutory benefits are provided.

Medical care is available at public hospitals and health centers.

### **Administrative Organization**

Deputy Prime Minister and Minister of International Trade, Labor, Social Security, CARICOM Affairs, and Telecommunications and Technology provide general supervision.

Social Security Board administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1985, implemented in 1986.

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

**Coverage**

Employed persons regardless of age.

Exclusions: Unpaid family labor and self-employed persons.

**Source of Funds**

**Insured person:** None.

**Employer:** 1% of payroll.

**Government:** None, except as an employer.

The maximum monthly earnings for contribution and benefit purposes are E.C.\$6,500.

**Qualifying Conditions**

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

**Temporary Disability Benefits**

75% of average weekly covered wages is payable from the first day if the disability lasts for 4 or more days. The benefit is payable for up to 26 weeks.

**Permanent Disability Benefits**

75% of average weekly wages.

Partial disability: The pension is in proportion to the assessed degree of disability. A lump sum is provided if the assessed degree of disability is less than 20%.

Constant-attendance supplement: The supplement should meet the reasonable cost of providing care.

**Workers' Medical Benefits**

Benefits include the reimbursement of reasonable expenses for medical, surgical, dental, hospital, and nursing care; medicines; appliances; and transportation.

**Survivor Benefits**

**Survivor pension:** 50% of the permanent total disability pension, payable to a widow(er).

**Orphan's pension:** Up to 1/6 of the permanent total disability pension for a child under age 16; 1/3 to a full orphan under age 16.

The maximum survivor pension is 100% of the permanent total disability benefit.

Funeral grant: E.C.\$4,000.

**Administrative Organization**

Deputy Prime Minister and Minister of International Trade, Labor, Social Security, CARICOM Affairs, and Telecommunications and Technology provide general supervision.

Social Security Board administers the program.