

## Jamaica

Exchange rate: US\$1.00 = 86.10 Jamaican dollars (J\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law and current law:** 1965 (national insurance).

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

Note: Government-financed social assistance benefits of J\$900 a month are provided to low-income and vulnerable persons older than age 60 and to low-income and vulnerable persons with disabilities.

#### Coverage

Employed and self-employed persons.

Voluntary coverage is available for persons older than age 18 and younger than the normal retirement age.

Exclusions: Casual workers and unpaid family labor.

#### Source of Funds

**Insured person:** 2.5% of covered earnings; household workers and military personnel, J\$25 a week; voluntarily insured persons, J\$50 a week.

The maximum earnings used to calculate contributions are J\$19,230 a week or J\$1,000,000 a year. (There are no maximum earnings used to calculate contributions for household workers.)

The insured's contributions also finance cash maternity benefits for household workers only.

Contributions are paid weekly, bimonthly, or monthly, depending on how the employee is paid.

**Self-employed person:** J\$50 a week plus 5% of covered annual earnings of J\$2,000 to J\$1,000,000.

**Employer:** 2.5% of covered payroll; for household workers and military personnel, J\$25 a week.

The maximum earnings used to calculate contributions are J\$19,230 a week or J\$1,000,000 a year.

The employer's contributions also finance work injury benefits.

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

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women, gradually rising to age 65 by 2016) with at least 1,443 weeks of paid contributions, including an annual average of 39 weeks of paid or credited contributions.

**Partial pension:** A reduced pension is paid for an annual average of 10 to 38 weeks of paid or credited contributions.

**Deferred pension:** A deferred pension is possible.

**Old-age settlement:** Paid if the insured does not meet the qualifying conditions for a pension but has at least 52 weeks or one year of paid or credited contributions. Employment must cease until age 70 (men) or age 65 (women, gradually rising to age 70 by 2016).

Old-age benefits are payable abroad on request if the insured resides abroad for at least a year.

**Disability pension:** The insured must be assessed as permanently incapable of work and have at least 156 weeks of paid contributions.

An independent medical advisor appointed by the Minister of Labor and Social Security assesses the disability and recommends the frequency of any reassessment of the disability.

**Disability settlement:** Paid if the insured does not meet the qualifying conditions for a pension but has at least 52 weeks or one year of paid contributions.

A doctor appointed by the Minister of Labor and Social Security assesses the disability.

Disability benefits are payable abroad for a limited period if the insured is absent from Jamaica to receive medical treatment.

**Survivor pension:** The deceased had an annual average of at least 10 weeks of paid or credited contributions or was a pensioner at the time of death.

Eligible survivors are a widow(er) aged 55 or older permanently incapable of work or caring for children younger than age 18 and full orphans younger than age 18. If eligible, widows may receive duplicate benefits based on their own earnings. A widow(er) younger than age 55 without children receives a limited pension for one year. The survivor must have been married to the deceased for at least three years or cohabiting with the deceased for at least five years.

Survivor benefits are payable abroad on request if the survivor resides abroad for at least a year.

**Survivor settlement:** Paid if the deceased did not meet the qualifying conditions for a pension but had at least 52 weeks of paid or credited contributions. The survivor must have been married or cohabiting with the deceased for at least five years.

**Special child's benefit:** Paid to a guardian caring for an illegitimate child younger than age 18 who is orphaned and whose deceased mother was eligible for a pension and whose father is dead or his whereabouts are unknown; a lump sum is paid if the deceased mother was not eligible for a pension.

**Funeral grant:** Paid if the deceased or the deceased's spouse received or was eligible to receive a pension at the time of death.

### **Old-Age Benefits**

**Old-age pension:** The benefit is J\$2,400 a week plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Partial pension: A reduced pension of J\$1,800 a week (with annual average contributions of 26 to 38 weeks) or J\$1,200 a week (with 10 to 25 weeks) is paid, plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Deferred pension: Calculated in the same way as the old-age pension.

Spouse's supplement: J\$800 a week is paid.

**Old-age settlement:** A lump sum of J\$40,000 is paid.

### **Permanent Disability Benefits**

**Disability pension:** If the insured has an assessed degree of disability of at least 10%, a basic benefit of between J\$320 and J\$3,200 a week is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

**Disability settlement:** A lump sum of nine times the maximum weekly basic old-age pension is paid.

### **Survivor Benefits**

**Survivor pension:** A basic benefit of J\$2,400 a week is paid if the deceased had an annual average of 39 weeks of paid or credited contributions (reduced to J\$1,800 a week with annual average contributions of 26 weeks to 38 weeks; J\$1,200 a week with 10 to 25 weeks) plus an earnings-related benefit of J\$0.06 a week for every J\$13 of employer/employee contributions paid during the working lifetime.

Remarriage settlement: A lump sum of a year's pension is paid.

**Survivor settlement:** A lump sum of J\$40,000 is paid.

**Orphan's pension:** J\$4,200 a week is paid for full orphans younger than age 18.

**Orphan's settlement:** A lump sum of J\$48,000 is paid for full orphans younger than age 18.

**Special child's benefit:** J\$4,200 a week is paid until the child is age 18; a lump sum of J\$48,000 is paid if the deceased mother was not eligible for a pension.

**Funeral grant:** A lump sum of J\$70,000 is paid to the person who pays for all or part of the cost of the funeral.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current laws:** 1965 (national insurance); and 2003 (national health insurance).

**Type of program:** Social insurance system. Cash maternity benefits and medical benefits.

#### **Coverage**

**Cash maternity benefits:** Female employees aged 18 or older who are residents of Jamaica.

Exclusions: Self-employed women.

**Medical benefits:** All residents of Jamaica.

#### **Source of Funds**

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

**Self-employed person:** None for cash maternity benefits.

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

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

Medical benefits are financed mainly from general taxation. The complementary universal National Health Fund is partially financed by earmarked taxes on tobacco and alcohol.

#### **Qualifying Conditions**

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least 26 weeks of paid contributions in the 52 weeks before the expected date of childbirth.

**Medical benefits:** Must be a resident of Jamaica.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit:** A benefit equal to the national weekly minimum wage is paid for eight weeks.

The national weekly minimum wage is J\$4,500.

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

Medical care is provided free or at a nominal cost in public dispensaries and hospitals. The National Health Fund

provides universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

### **Dependents' Medical Benefits**

Medical care is provided free or at a nominal cost in public dispensaries and hospitals. The National Health Fund provides universal complementary coverage for prescription drugs for some chronic illnesses.

A complementary health insurance program, National Insurance Gold, offers additional health coverage for social insurance pensioners.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1938 (workmen's compensation).

**Current law:** 1965 (national insurance), implemented in 1970.

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

#### **Coverage**

Employees aged 18 to 70 (men) or aged 18 to 65 (women).

Exclusions: Household workers, unpaid family labor, self-employed persons, and military personnel.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

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

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

#### **Qualifying Conditions**

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

#### **Temporary Disability Benefits**

J\$3,200 a week is paid after a three-day waiting period, for up to 52 weeks.

### **Permanent Disability Benefits**

**Permanent disability pension:** If the insured has an assessed degree of disability of at least 10%, J\$320 to J\$3,200 a week is paid.

The maximum benefit is paid with an assessed degree of disability of 100%.

A medical board or medical appeal tribunal assesses the disability.

### **Workers' Medical Benefits**

Benefits include necessary medical and surgical treatment; rehabilitation; appliances; hospitalization; and drugs.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of J\$166,400 is paid to a widow(er) of any age; if there is no widow(er), to the guardian of the deceased's children or a dependent mother aged 55 or older. If there is more than one child, the amount is split equally.

**Funeral grant:** A lump sum of J\$70,000 is paid to the person who pays for all or part of the funeral. The funeral grant is normally not paid for a death occurring abroad.

### **Administrative Organization**

Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) administers the program through its National Insurance Division and local offices.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1941.

**Current law:** 2001.

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

#### **Coverage**

Low-income and vulnerable persons.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### **Qualifying Conditions**

**Family allowances:** Children younger than age 18, pregnant women, and nursing mothers. (Social assistance is also provided to persons older than age 60 or disabled, see Old Age, Disability, and Survivors.)

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School-age children must maintain an 85% attendance level at school.

Pregnant women and nursing mothers must make regular visits to health centers.

### ***Family Allowance Benefits***

**Family allowances:** J\$900 a month is paid to each eligible family member.

Eligible persons are also entitled to receive in-kind benefits, including free school lunches, exemption from secondary school tuition fees, and free medical care at public health centers and hospitals.

### ***Administrative Organization***

Public Assistance Division of the Ministry of Labor and Social Security (<http://www.mlss.gov.jm>) assesses eligibility and administers social assistance benefits as part of the Programme of Advancement Through Health and Education (PATH).