

NEEDED CONTRIBUTION PERIOD FOR ENTITLEMENT TO SOCIAL SECURITY BENEFITS

Member States of the Caribbean Community					
Member States	INVALIDITY	INDUSTRIAL DISABLEMENT / OCCUPATIONAL DISEASE	OLD AGE / RETIREMENT	SURVIVORS	INDUSTRIAL DEATH
Antigua and Barbuda	A minimum of 156 contributions	not covered	<p>Full Age Pension : 500 weekly contributions</p> <p>Reduced Age Pension : 350 weekly contributions</p> <p>Transitory Age Pension : 156 weekly contributions</p>	<p>A minimum of 156 weekly contributions.</p> <p>1. Widow – the applicant should have been married or lived with the deceased for three (3) years or more prior to becoming a pensioner. If the applicant is 50 years and over pension is given for life unless the applicant remarries or co-habits. If the applicant is under 50 years and unemployed, pension is given until employed. If the applicant is under 50 years and employed, pension is given for a year</p> <p>2. Children – they receive pension up to their 16th birthday. If still in school after age 16, pension is given up to their 18th birthday</p>	not covered
The Bahamas	150 weeks of contributions	no contribution requirement	150 weeks of contributions	150 weeks of contribution	no contribution requirement
Barbados	150 contributions	no contribution requirement	1. 500 contributions	1. 150 contributions (invalidity pension)	1. no contribution requirement

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			2. This can be claimed even when injury or disease occurs on the first day of work	2. 500 contributions (old age pension) 3. The spouse is not required to have made contributions, the contribution requirement is in respect of the deceased person	2. This can be claimed even when the death occurs on the first day of work
Belize	1. Not less than 150 contributions paid since 1 June 1981 2. Not less than 110 contributions paid in the last five consecutive years immediately preceding the year in which he becomes an invalid 3. Not less than 5 contributions paid in the thirteen weeks immediately preceding the week in which the incapacity for work leading up to invalidity commences	no contribution requirement	1. 150 contributions have been paid 2. 500 contributions have been paid or credited including those in (1) above	1. Where at the date of death, the insured was in receipt of an invalidity pension or retirement pension or would have been entitled to an invalidity pension had he been deemed to be an invalid or to retirement pension, survivors' benefit shall be survivors' pension 2. Where at the date of death the insured person would have been entitled to invalidity grant had he been deemed to be an invalid, or to retirement grant, survivors' benefit shall be survivors grant	no contribution requirement
Dominica	150	no contribution requirement	500 - full pension 300 - reduced pension	Where at the date of death, the insured was in receipt of an Invalidity pension or	no contribution requirement

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				would have been entitled to an Invalidity pension had he been deemed to be an invalid or to an Age Pension, survivors shall benefit Survivors pension	
Grenada	Not less than 150 weekly paid contributions	<p>1. 13 weeks or number of weeks worked if less immediately before the contribution week in which the accident / occupationaldisease occurred</p> <p>2. Otherwise if not practical to compute use the similar period of a person of similar earning capacity, grade and class of employment</p>	<p>1. 150 contributions have been paid</p> <p>2. 500 contributions have been paid including those in (1) above – full pension</p> <p>3. 260 contributions have been paid or credited including those in (1) above with an additional 20 per year on the 4th April during the period 1st March, 1998 to 3rd April, 2009 – Reduced Age Pension</p>	Where at the date of death, the insured was in receipt of an Invalidity Pension or would have been entitled to an Invalidity pension has he been deemed to be an invalid or to an Age Pension, survivors shall benefit Survivors Pension	This flows out of Employment / Injury / Disablement Pension to Survivors
Guyana	<p>1..Pension is paid to insured persons below age 60 with not less than 250 contributions paid / credited</p> <p>2. Grant is paid to insured person with less than 250 paid / credited</p>	<p>1..no contribution requirement</p> <p>2. Self-employed not covered for the Benefit</p>	<p>1..Attained age 60 with 750 contributions paid / credited of which 150 must be paid contributions</p> <p>2..Old Age Grant is paid to persons who had paid at least 150 contributions, but do not qualify for the</p>	1. Payable if the deceased person was in receipt of Invalidity or Old Age Pension, or has not less than 250 paid / credited contributions, or was 60 years of age or over and would have been entitled to Old Age Benefit.	no contribution requirement

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	contributions but who paid a minimum of 150 contributions		pension750	2. The Benefit is paid as a Pension or a Grant based on the category of dependents	
Jamaica	A minimum of 13 contributions per year from date of entry into the Scheme to the date of incapacity, but not less than 156 total contributions required	1. Employment Injury Benefit (EIB) - no contributions required. This benefit is payable if applicant sustains injury while in insurable employment. It is paid for not more than 52 weeks. 2. Disablement - if disability continues after end of EIB and is assessed between 10 and 100% by a doctor, this benefit takes over.	Similar conditions apply as for Invalidity except that the calculations are done from date of entry to date of retirement	Similar conditions apply as for Invalidity and Old Age Pension, except that the calculations are done up to date of death of spouse	This flows out of Industrial Disablement and is paid for 52 weeks only
Montserrat	At least 150 weekly contributions	no contribution requirement	At least 500 weekly contributions	At least 150 weekly contributions	no contribution requirement
St. Kitts and Nevis	150 paid	no contribution requirement. Where there is no wage history an employee with similar pay scale and job requirements would be used.	500 paid and credited	150 paid	no contribution requirement

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Saint Lucia	<p>1. 60 months with 36 consecutive months immediately preceding month of invalidity or</p> <p>2. 144 months</p>	<p>Employment Injury Benefit - no contribution requirement. Benefit is paid if claimant sustains injury caused by accident or prescribed disease arising out of and in the course of employment. Maximum payment is 52 weeks.</p> <p>Disablement Pension - if the employment related accident or prescribed disease results in permanent total disability, Disablement pension is payable if degree of disability is assessed at between 30% and 100%</p>	144 months	Survivors Pension is payable if at the date of death, the insured was in receipt of a Retirement or Invalidity Pension or satisfied the contribution conditions for same. The pension is payable to a spouse and or dependent children (up to age 16 or 18 in case of full time education)	No contribution requirement. Payable where death results from an employment related accident or prescribed disease.
St. Vincent and the Grenadines	150	no contribution requirement	<p>1. 500 for full pension</p> <p>2. 300 with an additional 25 per year for reduced age pension</p>	150	no contribution requirement
Suriname	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable no contribution
Trinidad and Tobago	1. 150 contributions – 50 of which must have been made during the three (3) years prior to being medically certified to	1. Injury Benefit - nil, this benefit is paid if the injury was caused by accident / prescribed disease arising out of and in the course of	<p>1. 750 contributions have been made to qualify for the basic pension</p> <p>2. Every additional block of 25 contributions merits</p>	1. Where at date of death, the insured was in receipt of a Retirement or Invalidity Pension, or would have been eligible for an Invalidity Pension,	1. This benefit is activated if the Industrial Accident / Disease led to the death of the insured. Widows are paid for life or until remarriage, whichever is earlier

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	<p>be an invalid, or</p> <p>2. 250 contributions in the seven (7) years prior to being medically certified to be an invalid, or</p> <p>3. 750 contributions</p> <p>4. Every additional block of 25 contributions over 750 merits an increment on the basic pension</p>	<p>employment. The benefit is paid for not more than 52 weeks</p> <p>2. Disablement - this benefit arises out of injury benefit and is described as compensation for disability suffered. Assessments of 20% or more attract a monthly pension for the duration of the disability</p> <p>3. Assessments of less than 20% attract a Disablement grant, which is a lumpsum payment</p>	<p>an increment on the basic pension</p> <p>3. Where less than 750 contributions have been made, a Retirement Grant, that is, one lump sum payment equal to three (3) times the value of contribution made</p> <p>4. Retirement benefit is paid at age 65 years or at any age between 60 and 64 years provided that the insured is no longer employed.</p>	<p>had he been deemed an Invalid or Retired Pensioner, or a minimum of 50 contributions</p> <p>2. Children are paid up to age 19, if they are in receipt of full-time education between 16 years and 19 years. Disabled children over age 19 years are paid for as long as the disability prevents them from working</p> <p>3. Widowers are paid only if mental / physical disability prevents them from work and such disability and dependence was existing when the spouse was still alive</p> <p>4. Widows 55 years and over at the death of the insured are paid for life or until remarriage</p> <p>5. Widows under the age of 55 years with no dependant children or who are not mentally / physically disabled as at the date of death receive an allowance for one (1) year</p>	<p>2. Children are paid up to age 19, if they are in receipt of full-time education between 16 years and 19 years. Disabled children over age 19 years are paid for as long as the disability prevents them from working</p> <p>3. Widowers are paid only if mental / physical disability prevents them from work and such disability and dependence was existing when the spouse died</p> <p>4. Dependant parents are paid for life or until he/she remarries</p>

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Member States				<p>6. Widows under the age of 55 years with dependant children eligible to receive child allowance who would attain age 50 years before such child became ineligible to receive child allowance shall receive the benefit for life or until remarriage whichever is sooner</p> <p>7. Dependant parents are paid for life or until he/she remarries</p>	

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Anguilla	<p>1. 150 weeks of contributions</p> <p>2. If a person has not attained age 65, but has paid 50 weeks contributions, an invalidity grant will be paid</p>	no contribution requirement	<p>1. Payable to an insured person, who has attained age 65 and is paid until death, whether or not he/she continues to be employed</p> <p>2. Old Age Grant is payable to persons, who have paid at least 250 weeks of contributions, but do not qualify for the pension</p>	1. If the deceased person was in receipt of Invalidity or Age Benefit or had paid 150 contributions in respect of insurable employment than this benefit is payable to certain family members (widow, widower and unmarried children under age 18 and are still in school at the	no contribution requirement

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				<p>time of the insured person's death)</p> <p>2. Depending on the entitlement of the insured person at the time of death it is either a pension or grant</p> <p>3. There are different age entitlements to this particular benefit and the pension ceases in case of remarriage</p>	
The British Virgin Islands	<p>1. 150 weeks of contributions</p> <p>2. If a person has not attained age 65, but has paid 50 weeks contributions, an invalidity grant will be paid</p>	no set requirement	<p>1. 500 weeks of contribution. Pension is payable to an insured person, who has attained age 65, and is paid until death, whether or not he/she continues to be employed.</p> <p>2. Old Age Grant is payable to persons who have paid at least 50 contributions, but do not qualify for the pension.</p>	<p>1. 500 weeks of contribution - if the deceased person was in receipt of Invalidity or Age Benefit or had paid 500 contributions in respect of insurable employment then this benefit is payable to certain family members (widow, widower and unmarried children under the age of 18 and are still in school at the time of the insured</p>	no set requirement

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				<p>person's death).</p> <p>2. Depending on the entitlement of the insured person at the time of death it is either a pension or grant.</p> <p>3. There are different age entitlements to this particular benefit and the pension ceases in case of remarriage.</p>	
Turks and Caicos Islands	<p>1. 150 contributions</p> <p>2. Under the age of 60 years</p> <p>3. In the last 3 consecutive contribution years immediately preceding the year he becomes an invalid not less than 60 contributions have been paid or credited to him</p> <p>4. That in the first 13 contribution</p>	<p>Injury benefit - when an employed person suffers personal injury caused by accident he shall be entitled to injury benefit in respect of which, as a result of the injury so caused, he is incapable of work during the period of twelve months beginning with the day of the accident.</p> <p>A claim for injury benefit should be</p>	<p>Old age -</p> <p>1. Must be 68 years old</p> <p>2. Resided in the Islands for an aggregate period of twenty years since age 40 or resided in the Islands for an aggregate period of 30 years since age 16.</p> <p>3. The rate for NCOAP is \$ 30 per week or \$130 per month.</p> <p>Retirement -</p>	<p>Where at the date of his death a deceased person was in receipt of an invalidity pension or retirement pension, or would have been entitled to an invalidity pension had he been deemed to be an invalid or to retirement pension,; survivors benefit shall be a periodical payment hereinafter referred to as "pension"</p>	<p>Where an insured person dies as a result of an accident -</p> <p>1. This benefit is paid to the widow or widower until they remarry</p> <p>2. To the children until the age of 16</p> <p>3. To a widow or child who was permanently incapable of self-support and wholly</p>

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	<p>weeks of the last 26 contributions weeks immediately preceding the week in which the incapacity for work leading to invalidity commences, not less than eight contributions have been paid by or credited to him.</p>	<p>supported by a medical certificate and will be paid from the fourth day.</p> <p>Disablement - an employed person, who have suffered personal injury as a result from his employment shall be paid a pension once the degree of disablement is assessed at 20% or more.</p>	<p>1. Must be 60 years and retired from insurable employment</p> <p>2. At least 500 contributions</p>	<p>to as "pendion"</p>	<p>dependent - this bebenefit will remain in force.</p>