

Jersey

Exchange rate: US\$1.00 = 0.64 pounds (£).

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1951.

Current laws: 1974 (social security), implemented in 1975; 1978 (invalid care and disability benefits); 2004 (incapacity); and 2007 (income support), implemented in 2008.

Type of program: Social insurance and social assistance system.

Coverage

Old-age and survivor benefits: Employed persons; self-employed persons and certain nonemployed persons depending on age and residence in Jersey.

Disability benefits: All persons residing in Jersey.

Source of Funds

Insured person: 5.2% of covered earnings.

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

The minimum monthly earnings used to calculate contributions are £796.

The maximum monthly earnings used to calculate contributions are £3,778.

Nonemployed persons contribute 12.5% of covered earned income from £796 a month to £3,778 a month plus 2% from £3,779 a month to £12,500 a month.

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

The minimum annual earned income used to calculate contributions for nonemployed persons is £9,240.

The maximum annual earned and unearned income used to calculate contributions for nonemployed persons is £150,000.

Self-employed person: 10.5% of covered earnings from £796 a month to £3,778 a month plus 2% from £3,779 a month to £12,500 a month.

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

The minimum monthly earnings used to calculate contributions are £796.

The maximum monthly earnings used to calculate contributions are £12,500.

Employer: 5.3% of covered payroll from £796 a month to £3,778 a month plus 2% from £3,779 a month to £12,500 a month. Employers' contributions also finance sickness, maternity, and work injury benefits.

The minimum monthly earnings used to calculate contributions are £796.

The maximum monthly earnings used to calculate contributions are £12,500.

Government: The total cost of income support.

Qualifying Conditions

Old-age pension: Age 65 (age 60 for women who entered the pension system before 1975) with at least 4.5 years of paid or credited contributions including at least six months of paid contributions. The full pension is paid with 45 years of paid or credited contributions; 44 years for women who can receive their pension at age 60. The retirement age will rise by two months each year from 2020 to reach age 67 in 2031 and the number of contributions required will also rise to reach 47 years in 2031.

Partial pension: Paid with at least 4.5 years of paid or credited contributions.

Credited contributions may be awarded for up to three years for full-time education; for periods of incapacity, to cover a period of unemployment following compulsory 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.

The pension paid for a widow or a woman married before April 2001 is based either on her or her husband's contribution record.

Dependent's supplement: Paid for a dependent wife younger than age 65, married before April 2001, and who does not receive any other contributory social security benefits; may also be paid for an adult dependent.

Employment may continue.

The old-age pension is payable abroad.

The old-age pension may be combined with income support benefits.

Incapacity pension: The insured must be assessed with a permanent incapacity for any work (including voluntary work) and have at least six months of paid contributions, including 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.

The incapacity pension is paid after sickness benefits have been paid for one year and is paid until age 65.

Dependent's supplement: Paid for a dependent wife younger than age 65, married before April 2001, and who does not

receive any other contributory social security benefits; may also be paid for an adult dependent.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Short-term incapacity allowance: The insured must have at least three months of contributions, including paid contributions on earnings above £796 in the quarter before the quarter in which the claim is made. A reduced benefit is paid if contributions were paid on earnings above £796 in only one or two months of the qualifying quarter.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The allowance is paid for up to 364 days.

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

Long-term incapacity allowance: The insured 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 £796 in the quarter before the quarter in which the claim is made.

Dependent's supplement: Paid for a dependent spouse or, under certain conditions, a civil partner.

The allowance is paid after short-term incapacity benefits have been paid for one year and is paid until age 65.

Employment may continue.

The allowance is payable abroad for 13 weeks only; may be paid for a longer period under a reciprocal agreement.

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

Invalid care allowance (income-tested): Paid to a caregiver providing care to a person with an assessed impairment who is eligible for a personal care benefit. The caregiver's annual income must not exceed £60,272.

The invalid care allowance may be combined with income support benefits.

Survivor allowance: Paid for up to 52 weeks if the deceased was a pensioner 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 allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Either the surviving spouse, surviving civil partner, or the insured must be younger than age 65 at the time of death.

The allowance ceases on remarriage or cohabitation.

The survivor allowance may be combined with income support benefits.

Survivor pension: The deceased was a pensioner 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 between age 18 and the month before death. The full survivor pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The survivor pension is paid to a widow(er) or civil partner younger than 65 at the time of the insured's death.

The survivor pension is paid after survivor allowance benefits have been paid for one year and is replaced by the old-age pension at age 65.

The survivor pension ceases on remarriage or cohabitation.

The survivor pension is payable abroad.

The survivor 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.

Old-Age Benefits

Old-age pension: The full weekly pension is £184.45. The pension is paid every four weeks.

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

The minimum pension is £18.45 a week.

Early pension: The pension is reduced by 0.58% a month for each month the insured claims the pension before age 65.

Dependent's supplement: A weekly supplement of £121.80 is paid. 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 age 65. The supplement is paid every four weeks.

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

Permanent Disability Benefits

Incapacity pension: £184.45 a week is paid 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 retirement age). The pension is reduced proportionately for less than 45 years of contributions. The pension is paid after short-term incapacity benefits have been paid for one year and is paid until age 65. The pension is paid every four weeks.

The minimum pension is £18.45 a week.

A medical board consisting of two doctors assesses the degree of incapacity for work. Further medical board examinations may be required.

Dependent's supplement: £121.80 a week is paid.

Short-term incapacity allowance: The weekly benefit is £184.45 and is paid for two to 364 days.

Dependent's supplement: £121.80 a week is paid.

After a year of entitlement to the short-term incapacity allowance, a long-term incapacity allowance or an incapacity pension may be paid.

Long-term incapacity allowance: If the assessed degree of incapacity for work is 100%, the weekly allowance is £184.45 and is paid after entitlement to the short-term allowance ceases. The allowance is paid every four weeks.

A medical board consisting of two doctors assesses the degree of incapacity for work.

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

Dependent's supplement: £121.80 a week is paid.

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

Invalid care allowance (income-tested): £779.27 a month is paid.

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

Survivor Benefits

Survivor allowance: The weekly allowance is £221.41 and is paid for the first 52 weeks after the insured's death.

Survivor pension: The full weekly pension is £184.45 and is paid after entitlement to the survivor allowance ceases. The pension is reduced proportionately if the deceased had less than 45 years of contributions.

Death grant: A lump sum of £737.88 is paid.

Benefit adjustment: Benefits are adjusted annually 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; and 2004 (incapacity benefits).

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

Coverage

Cash benefits: Employed and self-employed persons; coverage for the incapacity allowance only for certain nonemployed persons, depending on age and residence.

Medical benefits: All persons residing in Jersey.

Source of Funds

Insured person

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

Medical benefits: 0.8% of gross earnings.

Self-employed person

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

Medical benefits: 2% of gross earnings.

Employer

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

Medical benefits: 1.2% of gross payroll.

Government

Cash benefits: None.

Medical benefits: The total cost of hospital care.

Qualifying Conditions

Short-term incapacity allowance: The insured must have at least three months of contributions, including paid contributions on earnings above £796 in the quarter before the quarter in which the claim was made. A reduced benefit is paid if contributions were paid on earnings above £796 in only one or two months of the qualifying quarter.

Long-term incapacity allowance: The insured must have an assessed degree of incapacity for work of at least 5% and have at least six months of contributions, including contributions paid on earnings above £796 in the quarter before the quarter in which the claim was made.

Employment may continue.

The allowance is payable abroad for 13 weeks only; 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: The insured must have at least 13 weeks of contributions, including paid contributions in the quarter one year before the expected date of childbirth.

Maternity (adoption) grant: At least one of the parents must have paid at least one year of contributions.

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

Sickness and Maternity Benefits

Short-term incapacity allowance: £184.45 a week is paid for two to 364 days.

Dependent's supplement: £121.80 a week is paid for a dependent spouse or, under certain conditions, a civil partner.

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 according to changes in the earnings index.

Long-term incapacity allowance: £184.45 a week is paid if the assessed degree of incapacity for work is 100%. The allowance is paid after receiving the short-term incapacity allowance for one year and is paid until age 65. The allowance is paid every four weeks.

A medical board consisting of two doctors assesses the degree of incapacity for work periodically.

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: £121.80 a week is paid for a dependent spouse or, under certain conditions, a civil partner.

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

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

Maternity allowance: £184.45 a week is paid for up to 18 weeks, starting from six to 11 weeks before the expected date of childbirth. The allowance is paid weekly.

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

Maternity (adoption) grant: A lump sum of £553.41 is paid for the birth (or adoption) of each child.

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

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes £19 of each consultation.

Pharmaceuticals prescribed by general practitioners are free.

Dependents' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes £19 of each consultation.

Pharmaceuticals prescribed by general practitioners are free.

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, and 2004 (incapacity benefits).

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: The insured must have at least three months of contributions, including paid contributions on earnings above £796 in the three months of the quarter before the quarter in which the claim was made. Self-employed persons must have paid contributions in the quarter the claim was made. A reduced benefit is paid if contributions were paid on earnings above £796 in only one or two months of the qualifying quarter.

After receiving the short-term incapacity allowance for one year, a long-term incapacity allowance or an incapacity pension may be paid.

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

Long-term incapacity allowance: The insured must have an assessed degree of incapacity of at least 5% and have at least six months of contributions, including contributions paid on earnings above £796 in the three months of the quarter before the quarter in which the claim is made.

Employment may continue.

The allowance is payable abroad for 13 weeks only; may be paid for a longer period under a reciprocal agreement.

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

Incapacity pension: The insured must be assessed as permanently incapable of any work (including voluntary work) and have at least six months of paid contributions, including 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.

Dependent's supplement: Paid for a dependent wife younger than age 65, married before April 2001, and who does not receive any other contributory social security benefits; may also be paid for an adult dependent.

The incapacity pension is payable abroad.

The incapacity pension may be combined with income support benefits.

Survivor allowance: The deceased 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 allowance is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

Either the surviving spouse, surviving civil partner, or the insured must be younger than age 65 at the time of death.

The survivor allowance may be combined with income support benefits.

Survivor pension: The deceased 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 pension is paid if the deceased had continuous paid or credited contributions from age 18 to the month before death.

The survivor pension is paid to a widow(er) or civil partner younger than 65 at the time of the insured's death.

The survivor pension is payable abroad.

The survivor 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.

Temporary Disability Benefits

Short-term incapacity allowance: £184.45 a week is paid for two to 364 days.

Dependent's supplement: £121.80 a week is paid for a dependent wife or, under certain conditions, partner.

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

Permanent Disability Benefits

Long-term incapacity allowance: £184.45 a week is paid if the assessed degree of incapacity for work is 100%. The allowance is paid after receiving the short-term incapacity allowance for one year and is paid until age 65. The allowance is paid every four weeks.

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: £121.80 a week is paid for a dependent spouse or, under certain conditions, a civil partner.

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

A medical board consisting of two doctors periodically assesses the degree of incapacity for work.

Incapacity pension: £184.45 a week is paid if the insured has 45 years of paid or credited contributions (contributions are credited for the years from the date the incapacity began until the retirement age). The pension is paid after receiving the short-term incapacity allowance for one year and is paid until age 65. The pension is paid every four weeks.

The minimum pension is £18.45 a week.

A medical board consisting of two doctors assesses the degree of incapacity for work periodically.

Dependent's supplement: £121.80 a week is paid.

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

Workers' Medical Benefits

Hospitals provide free medical care.

Cost sharing: The cost of general practitioner care varies among practices, but the government subsidizes £19 of each consultation.

Pharmaceuticals prescribed by general practitioners are free.

Survivor Benefits

Survivor allowance: The weekly allowance is £222.41 and is paid for the first 52 weeks after the insured's death.

The survivor allowance ceases on remarriage or cohabitation.

Survivor pension: The full weekly pension is £184.45 and is paid after entitlement to the survivor 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 age 65 when it is replaced by the old-age pension.

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

Death grant: A lump sum of £737.88 is paid.

Benefit adjustment: Benefits are adjusted annually 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.

Type of program: Social assistance system.

Coverage

All persons residing in 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

Income support (income-tested): A current resident of Jersey for at least five years and actively seeking employments. Must have a signed Jobseeker's Agreement (by both the job seeker and adviser) that requires an active search for training and work. Failure to sign the agreement may result in the reduction of benefits.

Unemployment Benefits

Income support (income-tested): Income support provides financial help to adult job seekers. The scheme

provides support toward the costs of accommodation, daily living expenses, medical needs, and childcare. Income support is normally paid weekly. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, level of housing rent paid, and household expenses. Additional components may be paid for child care, impairment, and caregivers. Special one-time payments may also be paid to help with the cost of major expenses and for emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

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

Work Zone 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, and 2007 (income support), implemented in 2008.

Type of program: Social assistance system.

Coverage

All persons residing in 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 years. All adult household members must be employed full-time, exempt from full-time employment or actively seeking employment.

Family Allowance Benefits

Income support (income-tested): Income support provides financial help toward the cost of housing, daily living expenses, medical needs, and childcare. The benefit is normally paid weekly. The benefit depends on individual household circumstances, including income and assets, the number of persons in the household, amount of housing rent, and household expenses. Additional benefits may be paid for child care, impairment, and caregivers. Special

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one-time payments may also be paid to help with the cost of major expenses and for emergencies.

There is no limit to duration.

Benefit adjustment: Benefits are adjusted annually.

Administrative Organization

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