

Guyana

Exchange rate: US\$1.00 =
215.00 Guyana dollars (G\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1903 (poor relief), 1944 (old-age assistance), and 1969 (social security).

Type of program: Universal, social insurance, and social assistance system.

Coverage

Universal: Resident citizens of Guyana.

Social insurance: Public- and private-sector employees with weekly earnings of at least G\$7.50; and self-employed persons with weekly earnings of at least G\$5.00.

Voluntary coverage until age 60 for persons who previously had mandatory coverage.

Exclusions: Casual employees and family labor.

Social assistance: Needy persons.

Source of Funds

Insured person

Universal: None.

Social insurance: 5.6% of covered earnings; 9.3% of average weekly earnings in the two years before covered employment ceased for the voluntarily insured.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are G\$59,262 a week or G\$256,800 a month (adjusted annually).

Contributions are paid weekly, biweekly, or monthly, depending on the type of employment.

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

Social assistance: None.

Self-employed person

Universal: None.

Social insurance: 12.5% of covered declared income.

The minimum monthly earnings used to calculate contributions are G\$68,750.

The maximum earnings used to calculate contributions are G\$59,262 a week or G\$256,800 a month (adjusted annually).

Contributions are paid weekly, biweekly, or monthly, depending on the type of employment.

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

Social assistance: None.

Employer

Universal: None.

Social insurance: 8.4% of covered weekly, biweekly, or monthly payroll; 1.5% for persons younger than age 16 or aged 60 or older.

There are no minimum earnings used to calculate contributions.

The maximum earnings used to calculate contributions are G\$59,262 a week or G\$256,800 a month (adjusted annually).

The employer's contributions also finance cash sickness and maternity benefits, medical benefits, and work injury benefits.

Social assistance: None.

Government

Universal: The total cost.

Social insurance: Covers any deficit; contributes as an employer.

Social assistance: The total cost.

Qualifying Conditions

Old-age pension (universal): Age 65 with at least 10 years of citizenship, at least 20 years of residence, and no more than two years of temporary absences from Guyana.

The universal old-age pension is not payable abroad.

Old-age pension (social insurance): Age 60 with at least 750 weeks of paid or credited contributions, including at least 150 weeks of paid contributions.

Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks. In addition, contributions are credited for each complete contributory week the insured received cash sickness, maternity, or work injury benefits.

Employment may continue.

The social insurance old-age pension is payable abroad.

Old-age grant (social insurance): Age 60 with less than 750 weeks of paid or credited contributions, including at least 50 weeks of paid contributions before age 60.

Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to

600 weeks. In addition, contributions are credited for each complete contributory week the insured received cash sickness, maternity, or work injury benefits.

The old-age grant is payable abroad.

Disability pension (social insurance): Must be aged 16 to 59; be assessed with an incapacity for work that is not the result of a work injury and is likely to remain permanent; have at least 250 weeks of paid or credited contributions, including at least 150 weeks of paid contributions; have been incapable of work for at least 26 weeks; and not be receiving a cash sickness benefit.

Twenty-five weeks of contributions are credited for each year that the insured was older than age 35 in 1969, up to 600 weeks, and for each year the insured is younger than age 60 when the disability began. In addition, contributions are credited for each complete contributory week the insured received cash sickness, maternity, or work injury benefits.

The National Insurance Medical Board assesses the incapacity for work.

The disability pension ceases at age 60 and is replaced by the social insurance old-age pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

The disability pension is not payable abroad.

Disability grant (social insurance): Must be aged 16 to 59; be assessed with an incapacity for work that is likely to remain permanent; have at least 50 weeks but less than 150 weeks of paid contributions; and have been incapable of work for at least 26 weeks.

The disability grant is not payable abroad.

Disability public assistance (social assistance, means tested): Must have a permanent incapacity for work or a temporary medical condition that results in an incapacity for work, and have little or no means of support.

Survivor pension (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability pension at the time of death; or was aged 16 to 59 with at least 250 weeks of paid or credited contributions, including at least 150 weeks of paid contributions, at the time of death.

Twenty-five weeks of contributions are credited for each year that the deceased was older than age 35 in 1969, up to 600 weeks. In addition, contributions are credited for each complete contributory week the deceased received cash sickness, maternity, or work injury benefits.

Eligible survivors include a widow who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower who is aged 45 or older,

and assessed as permanently incapable of work, and full orphans younger than age 18 who were dependent on the deceased.

The widow(er)'s pension ceases upon remarriage.

Remarriage settlement: Paid when the widow(er) remarries.

Child's supplement: A supplement is paid.

The child's supplement continues upon remarriage or cohabitation.

The survivor pension is payable abroad.

Survivor grant (social insurance): The deceased received or was entitled to receive a social insurance old-age or disability grant.

Eligible survivors include a widow who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's children up to age 16 and resided with or received financial support from the deceased; a dependent widower older than age 45 who is assessed as permanently incapable of work; full orphans younger than age 18 who were dependent on the deceased; and other dependent family members.

The survivor grant is payable abroad.

Funeral grant (social insurance): Paid to the person who paid for the funeral. The deceased or his or her spouse had at least 50 weeks of paid contributions at the time of death.

The funeral grant is not payable abroad.

Old-Age Benefits

Old-age pension (universal): G\$20,500 a month is paid.

Old-age pension (social insurance): 40% of the insured's average weekly earnings plus 1% of average weekly earnings for every 50 weeks of paid or credited contributions exceeding 750 weeks is paid.

Average weekly earnings are based on the insured's best three years of covered earnings in the last five years before age 60 divided by the number of contribution weeks.

The minimum monthly old-age pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

The maximum weekly old-age pension is 60% of the insured's average weekly earnings.

Schedule of payments: The old-age pension is paid monthly.

Old-age grant (social insurance): A lump sum of 8.33% (one twelfth) of the insured's average annual earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average annual earnings are based on the insured's best three years of covered earnings in the last five years before age 60 divided by the number of contribution years.

Permanent Disability Benefits

Disability pension (social insurance): The pension is 30% of the insured's average weekly earnings, plus 1% of average weekly earnings for every 50 weeks of paid or credited contributions exceeding 250 weeks.

Average weekly earnings are based on the insured's best three years of covered earnings in the last five years before the disability began divided by the number of contribution weeks.

The minimum monthly disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

The maximum weekly disability pension is 60% of the insured's average weekly earnings.

Schedule of payments: The disability pension is paid monthly.

Constant-attendance allowance: G\$200 a day is paid for up to 26 weeks.

Disability grant (social insurance): A lump sum of 8.33% of the insured's average annual earnings multiplied by the number of 50-week periods of paid or credited contributions is paid.

Average annual earnings are based on the insured's best three years of covered earnings in the last five years before the disability began divided by the number of contribution years.

Disability public assistance (social assistance, means tested): Up to G\$7,500 a month is paid for one year to needy individuals with a permanent incapacity for work (six months for a temporary medical condition that results in an incapacity for work). The benefit may be extended upon review.

Survivor Benefits

Survivor pension (social insurance)

Spouse's pension: 50% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er).

The minimum monthly spouse's pension is 25% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

Remarriage settlement: A lump sum of 52 times the weekly spouse's pension is paid.

Child's supplement: 16.67% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid for each eligible child, up to three children.

Full orphan's pension: 33.33% of the social insurance old-age or disability pension the deceased received or was entitled to receive is paid to each full orphan, up to three orphans.

The minimum full orphan's pension is 16.5% of the legal monthly minimum wage for public-sector workers.

The maximum combined survivor pension is 100% of the social insurance old-age or disability pension the deceased received or was entitled to receive.

Survivor grant (social insurance): A lump sum equal to the old-age grant the deceased would have been entitled to receive is paid. If the lump sum exceeds 60 times the minimum old-age or disability minimum pension, the benefit is paid as an annuity.

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

Funeral grant (social insurance): A lump sum of G\$48,882 is paid to the person who pays for the funeral.

Administrative Organization

Ministry of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the social insurance program.

Department of Social Services, under the direction of the Ministry of Social Protection (<https://dpi.gov.gy/category/news/government/ministry-of-social-protection/>), administers the universal and social assistance programs.

Sickness and Maternity

Regulatory Framework

First and current law: 1969 (social security).

Type of program: Universal (medical benefits) and social insurance system.

Coverage

Universal: Residents of Guyana.

Social insurance: Public- and private-sector employees with weekly earnings of at least G\$7.50; self-employed persons with weekly earnings of at least G\$5.00; and pensioners (medical benefits only).

Exclusions: Casual employees and family labor.

Source of Funds

Insured person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Self-employed person

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Employer

Universal: None.

Social insurance: See source of funds under Old Age, Disability, and Survivors.

Government

Universal: The total cost.

Social insurance: Covers any deficit; contributes as an employer.

Qualifying Conditions

Cash sickness and medical benefits (social insurance): Must be younger than age 60, have been in covered employment for at least eight of the 13 weeks before the incapacity began, and have at least 50 weeks of paid contributions. Pensioners must prove that the medical condition began prior to receiving the old-age or disability pension (medical benefits only).

Cash maternity benefit (social insurance): Must have at least 15 weeks of paid contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

Cash maternity grant (social insurance): Paid to an insured woman or the wife of an insured man with at least 15 weeks of paid contributions, including at least seven in the 26-week period ending six weeks before the week in which the benefit is claimed.

Medical benefits (Package of Essential Health Services, universal): There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 70% of the insured's average weekly earnings is paid from the fourth day of incapacity for up to 26 weeks.

Average weekly earnings are based on the insured's best eight weeks of covered earnings in the 13 weeks before the incapacity began divided by the number of contribution weeks.

Maternity benefit (social insurance): 70% of the insured's average weekly earnings is paid for 13 weeks, including the week of childbirth plus six weeks before and six weeks after; may be extended for an additional 13 weeks if there are complications arising from childbirth.

Average weekly earnings are based on the insured's best seven weeks of covered earnings in the 26 weeks before the start of the benefit divided by the number of contribution weeks.

Maternity grant (social insurance): A lump sum of G\$2,000 is paid.

Workers' Medical Benefits

Medical benefits (Package of Essential Health Services, universal): Public hospitals and health centers provide essential health care services free of charge. Other medical care is income tested and requires cost sharing.

Medical benefits (social insurance): Benefits include reimbursement of medical expenses incurred in Guyana or abroad. Rates vary depending on the type of treatment.

Old-age or disability pensioners receive free dental care, medicine, and eyeglasses.

Dependents' Medical Benefits

Medical benefits (Package of Essential Health Services, universal): Public hospitals and health centers provide essential health care services free of charge. Other medical care is income tested and requires cost sharing.

Medical benefits (social insurance): No benefits are provided.

Administrative Organization

Ministry of Finance provides general supervision of the social insurance program.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the program.

Ministry of Public Health (<http://www.health.gov.gy/>) provides general supervision of medical benefits.

Ten regional democratic councils and the Georgetown Public Hospital Corporation deliver public medical services.

Work Injury

Regulatory Framework

First law: 1916 (work injury).

Current law: 1969 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees earning more than G\$7.50 a week.

Exclusions: Casual workers, family labor, and self-employed persons.

Source of Funds

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

Self-employed person: Not applicable.

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

Government: Covers any deficit; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or an occupational disease.

Temporary Disability Benefits

70% of the insured's average weekly earnings is paid retroactively after the first day if the injury lasts for more than three days, for up to 26 weeks.

Average weekly earnings are based on the insured's best eight weeks of covered earnings in the 13 weeks before the disability began divided by the number of contribution weeks.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 70% of the insured's average weekly earnings is paid.

Average weekly earnings are based on the insured's best eight weeks of covered earnings in the 13 weeks before the disability began divided by the number of contribution weeks.

Constant-attendance allowance: G\$200 a day is paid for up to 26 weeks if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of at least 15% but less than 100%, a reduced pension is paid depending on the assessed degree of disability. If the assessed degree of disability is less than 15%, a lump sum of 260 times the weekly disability benefit multiplied by the assessed degree of disability is paid.

The National Insurance Medical Board reviews the assessed degree of disability.

Workers' Medical Benefits

Benefits include hospitalization, general and specialist care, medicine, and transportation.

Survivor Benefits

Survivor pension

Spouse's and dependent parents' pension: 35% of the deceased's average weekly earnings is paid.

Eligible survivors include a widow who is aged 45 or older, who is assessed as permanently incapable of work, or who is pregnant with or caring for the deceased's child(ren) up to age 18 and who resided with or received financial support from the deceased at the time of death; a dependent widow(er) older than age 45, who is assessed as permanently incapable of work and not receiving any other allowances, or who is caring for the deceased's child(ren) up to age 16; or, if there is no eligible widow(er) or orphan, a parent who is assessed as permanently incapable of work and was totally or partially dependent on the deceased.

Average weekly earnings are based on the deceased's best three years of covered earnings in the last five years of contributions divided by the number of contribution weeks.

The minimum monthly spouse or dependent parents' pension is 50% of the minimum monthly old-age or disability pension.

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

Orphan's pension: 11.67% of the deceased's average weekly earnings is paid for each orphan younger than age 18 who was dependent on the deceased, up to 70% of the deceased's weekly earnings; 23.33% for each full orphan.

Average weekly earnings are based on the deceased's best three years of covered earnings in the last five years of contributions divided by the number of contribution weeks.

The minimum monthly orphan's pension is 16.67% of the minimum monthly old-age or disability pension; 33.33% for a full orphan.

The maximum combined survivor pension is 70% of the deceased's average weekly earnings.

Schedule of payments: Survivor pensions are paid monthly.

Other dependents' settlement: If there is no eligible widow(er), orphan, or dependent parent, a lump sum of up to 100 times the deceased's weekly earnings is split among other family members who are assessed as permanently incapable of work and who were totally or partially dependent on the deceased.

The minimum dependents' settlement is G\$2,700.

If the lump sum exceeds 60 times the minimum monthly old-age or disability pension, the benefit is paid as an annuity.

Guyana

The minimum monthly old-age or disability pension is 50% of the legal monthly minimum wage for public-sector workers.

The legal monthly minimum wage for public-sector workers is G\$64,200.

Death benefit: If there are no dependents, up to G\$250 is paid to the deceased's creditors or estate.

Administrative Organization

Ministry of Finance provides general supervision.

National Insurance Scheme (<http://www.nis.org.gy/>), under the direction of the National Insurance Board, collects contributions and administers the program.

Unemployment

Regulatory Framework

The Termination of Employment and Severance Pay Act (1997) requires employers to provide severance pay in cases of redundancy or termination of employment by mutual consent of the parties or by notice of one party, to employees who have at least one year of continuous service. The payment amount is one week of the employee's wages for each of the first five years of service, plus two weeks for each year of service from six to 10 years, plus three weeks for each year of service exceeding 10 years, up to a total of 52 weeks of wages.

Family Allowances

Regulatory Framework

First and current law: 1903 (poor relief).

Type of program: Social assistance system.

Coverage

Individuals and families assessed as needy.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Public assistance (means tested): Paid to needy persons and families with little or no means of support. The payment is conditional on children's regular attendance at school and at medical appointments.

Family Allowance Benefits

Public assistance (means tested): Up to G\$7,500 a month is paid for six months. The benefit may be extended upon review.

Administrative Organization

Department of Social Services, under the direction of the Ministry of Social Protection (<https://dpi.gov.gy/category/news/government/ministry-of-social-protection/>), administers the program.