

Old Age, Disability, Death

First law: 1947.

Current law: 1948.

Type of program: Social insurance system.

Exchange rate: U.S. \$1.00 equals 15.92 pesos.

Coverage

Persons aged 14-59 (64 in some cases) who are employed, domestic workers, or wage earners in government-owned corporations.

Exclusions: White-collar workers earning over 2,050 pesos a month, self-employed, family labor, and apprentices earning up to 5 pesos a week. Special system for government employees.

Source of Funds

Insured person: 2.5% of earnings, according to 15 wage classes.

Employer: 7.5% of payroll, according to wage class.

Government: 2.5% of total taxable earnings and any deficit.

Maximum earnings for contribution and benefit purposes: 2,050 pesos a month.

Above contributions also finance sickness and maternity benefits.

Qualifying Conditions

Old-age pension: Age 60 (65 if first covered after age 45) and 800 weeks of contribution (reduced pension if 400-799 weeks).

Retirement from covered employment necessary before age 65.

Disability pension: Loss of 66-2/3% of earning capacity.

250 weeks of contribution (reduced pension if 1-249 weeks).

Survivor benefit: Deceased had 20 weeks of contribution in last year, was incapacitated by illness, or was pensioner at death.

Funeral grant: 8 weeks of contributions in last 6 months or was pensioner at death.

Old-Age Benefits

Old-age pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) in excess of 800 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 500 pesos a month. Maximum: 70% of earnings. Reduced pension: Percent of full pension proportionate to number of weeks of contribution. 13th payment at Christmas may be awarded by the Board of Directors.

Refund of contributions: Employee contributions paid, plus 5% accrued interest, if 1-399 weeks of contribution.

Permanent Disability Benefits

Disability pension: 40% of average earnings during last 2 years, plus 2% of earnings for each 100 weeks of contribution (or fraction thereof) beyond 250 weeks.

Dependents' supplements: 5% of average earnings for dependent spouse, child under age 14, or dependent relative over age 60 not in receipt of pension.

Minimum pension: 500 pesos a month.

Maximum: 70% of earnings. 13th payment at Christmas may be awarded by the Board of Directors.

Reduced pension: Percent of full pension proportionate to number of weeks of contribution.

Survivor Benefits

Survivor benefit: Lump sum of 60% of average earnings during last year. Payable to widow and to orphans under age 17; if none, to dependent parents or grandparents over age 60 or disabled (if not in receipt of another pension).

Funeral grant: 50% of salary.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.

Dominican Social Insurance Institute, administration of program through 28 regional offices; managed by tripartite council and director-general.

Sickness and Maternity

First law: 1947.

Current law: 1948.

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

Coverage

Employed persons and wage earners in government-owned corporations; certain pensioners also covered for disability and/or medical benefits.

Exclusions: White-collar workers earning over 2050 pesos a month, domestic workers, and family labor.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Same.

Qualifying Conditions

Cash sickness benefits: 6 weeks of contribution during last 9 months (special provisions for unemployed, depending on number of months of previous contributions).

Cash maternity benefits: 30 weeks of contribution during last 10 months before childbirth.

Medical benefits: Contribution in last week. For maternity care, 15 weeks of contribution by insured woman in last 10 months; or, for wife of insured worker, 30 weeks of contribution by husband in last 10 months.

Sickness and Maternity Benefits

Sickness benefit: 50% of earnings (reduced by half if hospitalized). Payable after 3-day waiting period for up to 26 weeks.

Maternity benefit: 50% of earnings, payable for 6 weeks before and 6 weeks after confinement.

Nursing allowance: 15% of earnings, payable in cash or kind for up to 12 months after child's birth.

Workers' Medical Benefits

Medical benefits: Free choice of medical services provided by medical facilities of Social Insurance Institute or by private facilities

under contract. Includes general, specialist, and surgical care, hospitalization, medicines, midwife care, and dental treatment. Maximum duration: 26 weeks.

Dependents' Medical Benefits

Medical benefits for dependents: Wife of insured worker receives maternity care only.

Newborn infant of insured woman receives pediatric care for 12 months.

Other medical services not provided to dependents.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.

Dominican Social Insurance Institute, administration of program. Institute operates own dispensaries and hospitals, but also contracts for other doctor, clinical, and hospital services.

Survivor Benefits

Survivor pension: 50% of earnings. Payable for 166 weeks to widow or disabled widower and to orphans under age 18; if none, for shorter periods to other dependent relatives.

Cumulative maximum: 5,000 pesos.

Funeral grant: Up to 150 pesos.

Administrative Organization

Board of Directors headed by Minister of Labor, general supervision.

Dominican Social Insurance Institute, administration of contributions and benefits through its Work Accidents Department.

Please note: This information is more than 6 years old.

Work Injury

First and current law: 1932.

Type of program: Social insurance system.

Coverage

Manual employees of firms with 3 or more workers, or 5 or more in agriculture. Exclusions: Domestic servants and family labor.

Source of Funds

Insured person: None.

Employer: Whole cost, through contributions varying with risk (average 2.5% of payroll).

Government: None.

Maximum earnings for contribution and benefit purposes: 5,000 pesos a year.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings.

Maximum benefit: 30 pesos a week, not to exceed 2,400 pesos.

Payable after a 3-day waiting period for up to 80 weeks. (May be extended for an additional 40 weeks at 25% of earnings in case of permanent incapacity.)

Permanent Disability Benefits

Permanent disability pension: 50% of earnings, if totally disabled.

Payable up to 160 weeks.

Maximum pension: 30 pesos a week. Cumulative maximum: 4,800 pesos.

Partial disability: 50% of earnings for 5-120 weeks, depending on kind of accident. Cumulative maximum, 3,600 pesos.

Workers' Medical Benefits

Medical benefits: Same as provided under general health insurance program.